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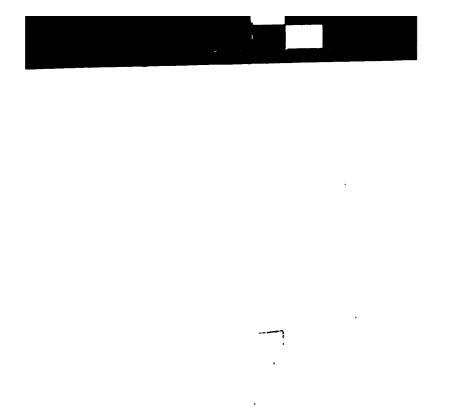


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"'You look bully, dear!' I said buoyantly" [Page 116

BY
MAXIMILIAN FOSTER



AUTHOR OF "THE WHISTLING MAN"

ILLUSTRATED BY LESTER RALPH

L.C.

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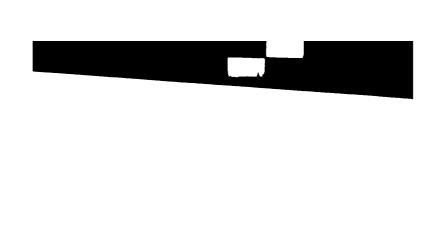
Late of Hong Kong, China, this book is dedicated by his son



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### Keeping Up Appearances

#### CHAPTER I

N a certain June evening, not so far in the past, the clocks in a certain Ohio city suddenly struck five. Not too suddenly, however. Each clock, as is the nature of clocks, took its time about it. Quite a time, in fact. At any rate, six or seven minutes before the hour the first prematurely sprang its news, while the last, a lazy, deliberate affair, stolidly waited till all the rest had finished and then clanged sulkily.

Very human of the clocks—I say, rather a bit like men. Some beat it to their jobs, others get on them promptly to the dot, while a third sort, forever tardy, need oil in their works and constant regulation.

HY Fi

Boom!—count one, then add four. F-i-v-e by the town clocks—yes! and I have yet to mention the whistles!

Noise? You may make up your mind it was noise! Not even by italics and exclamation points can I overemphasize the fact. Because noise means bustle, and this was a busy, bustling town!

Among these clocks and whistles there was one timepiece that far and away led all the others in impulsiveness. It was an office clock, an eight-day clock that for years had looked down upon the desks, the inkwells and the ledgers from the wall space above the door of the fireproof vault. A staid, orderly clock you'd have called it—a respectable, sober affair. Truth spoke roundly out of that round, bland face; there was a strict sobriety even in the way it ticked—or, let us say, it clucked. Tick tock! tick tock!—never hasty, never eager; in no case ever impulsive. Each tick it tocked was, in fact, exactly as if some benevolent old gentleman uttered something mild—"Humph!

bless my soul!" or "Well, well, now I never!" How long it had hung there none in the office knew, not even Mr. Driggs, the head bookkeeper, and he himself had been with the office since Heaven only knows when.

Coal—soft coal—made up the firm's business; they dealt in it by the carload, in trains and in steamer cargoes. However, as Mr. Driggs could have told you, it was a trade far from being as soft as its name implies. Instead, toil, often drudgery, was involved—a continuous grueling grind. The bookkeeper looked tired and wan. Frost had touched his hair whitely at the temples, there were deep lines about his eyes, and his shoulders stooped unhealthily. All his life Mr. Driggs had worked—no, slaved! and now, past middle age, he had arrived only at that point reached by some millions of other tired fellows when they arrive at middle age. However, it was through no fault of his, for day in and day out, every day for years, Mr. Driggs had devoted to his employers all his loyalty, nearly all his

strength, and with these a very great deal of patience. Nevertheless, in a few more years now-say, eight or so-or five, perhaps-for that matter, maybe less-well, pretty soon, anyway-a new man, one just verging on middle age and not too wan and overworked, too mussed and tired and listless, this new fellow, I say, would quietly shove aside Mr. Driggs from his place at the slanting ledger desk and fittingly would step into Mr. Driggs' Then the worn-out, lemon-squeezed, silenced Mr. Driggs would retire to a little farm somewhere out on the lake shore, there to grow beans and spinach, and there to try and forget how long and how hard a man may moil and sweat and labor in this world without drawing a prize in any package. Beans and spinach—garden truck! Yes, and no doubt in his past, buried youth Mr. Driggs had confidently looked forward to a finale of blooming orchids. Vale! Te salutamus, old sport! Out on your farm, I dare say you wonder whether it has all been worth it, and

whether, if you had your life to live over again, you would ever. . . .

"Why, God bless my soul!" suddenly exclaimed the bookkeeper.

It was not without a cause. Over his head the clock, giving first a preliminary creak and rattle, now whirred a bit, then, after a moment's impressive pause, ponderously struck the hour.

"Well, well, who'd have thought it!" chirped Mr. Driggs in surprise.

The remark involved nothing against the clock. For years each and every day at five Mr. Driggs had uttered the selfsame observation, likewise always in astonishment. It was a habit, nothing more. Indeed, he would as soon have thought to catch himself misstating facts and figures as he would to nab the clock in a fib. Together they were equally ancient and honorable; each, like Cæsar's wife, would not have lied even for Cæsar.

However, in this case the clock had not only fibbed, but had fibbed outrageously. In brief,

at the moment it struck almost a half-hour—twenty-eight minutes, to be exact—was still wanting to five.

A good reason, though! Indirectly the clock's momentary fall from grace lay in the fact that it was a Saturday; more directly it was attributable to the shameless activity of one of the younger clerks.

A fact! Quite surprising, of course; nevertheless, as true! Two hours before, or at a moment when Mr. Driggs was immerged temporarily inside the office vault, this clerk had first climbed nimbly upon a chair, then as dextrously had turned the hands ahead. By this means, and blandly indifferent to the business morals involved, the youth in question had gained for himself a little extra precious liberty. This he would spend happily, guiltlessly, out at Lakeside Park, there to wander in the gloaming, his head filled with thoughts of nothing at all in particular, while at the same time he sipped nut sundaes, took a whirl in the roller-coaster or the bump-the-bumps, or, more delicious than

all, while he and a "sutt'n party" with whom he was "keepin' comp'ny" sat upon a secluded bench and held hands in sweet distraction. But now exit!—for, outside this brief episode of the office clock, the clerk and his lady friend have no place within these pages.

After all, all work and no play is no sort of a whetstone for the wits of any Jack. Elsewhere the day was a half-holiday—not here, however; and over in another corner of the office sat a second young man, also a clerk, who too, had ideas upon the subject. In age thirtytwo or thereabouts, his appearance included the successive items of medium good looks, medium stature, blue eyes, brown hair and an expression of fair-to-middling intelligence. A highly average, ordinary, entirely medium young person you would have called him, and so he was, without doubt. Just now the blue eyes, framed behind a pair of spectacles, were fixed intently on a sheaf of yellow tissue sheets stacked before him on his desk. On the top sheet one read the legend, "Str. Winnie Grous-

muller, Escanaba, Mich.," under which there ran off into seeming infinity a succession of cabalistic letters and numerals, as, for example: "P.R.R. 158956—100,000," "P.R.R. 288802—80,000," "P.L. 786859—110,000," "P.R.R. 257684—70,000," and so forth.

In brief, each sign and numeral, the integrals of this involved abracadabra, stood for a railroad car and its contents of Pittsburgh bituminous coal. In the aggregate some one hundred and eighty-odd cars, they formed the cargo of the aforesaid Winnie Grousmuller. To check each carload in turn, then to add up the sum total of their tons, was the work that engrossed the brown-haired, blue-eyed clerk. It was a highly intellectual pursuit. In its stimulus, its inspiriting mental recreation the task compared favorably with other wellknown brain indulgences: picking hemp, for instance, or cracking refractory roadrock. However, one must not overlook its variety certainly not! After the cars—the cargo—of the Winnie Grousmuller came the cars—the

cargoes—of the whaleback Sampson, the barge Lucy Halloran, steamer Osceola, schooner Hiram Bloodgood, and so on, and so on. Variety, eh? Oh, yes, indeed! Each sheet in that sheaf of yellow tissue sheets stood for a ship; bunched together they represented a regular Homeric catalog of ships. It had been a busy day at the coal docks—there were steamers and barges, whalebacks and schooners to burn. The young man looked at the clock, then he looked at the vellow tissue manifests. Afterward he grunted a grunt that was a toss-up between a grumble and a groan. Pushing back his chair, he slung down his pencil, ran a moist hand through his hair, and now treated himself to the indulgence of a sigh.

Not only do I know all this expressly, particularly, I know also the reason why. A good reason, too!

I myself was that young man.

Mr. Driggs was paring an apple. Why bookkeepers always have an apple on their desks or in the drawer I cannot say. Pos-

sibly it gives them something to think about. Anyway, always at the hour of five Mr. Driggs first put his ledger and journal in the vault, locked the black japanned-tin petty cash-box in the safe, then, with his sharp-edged inkeraser, attacked the daily pippin. It was a task that required care and skill together. This was owing to the fact that often during the day, in moments of abstraction, Mr. Driggs dipped his pen into the apple rather than into the inkwell. Accordingly, he must now excavate and tunnel to remove these several Leaning over the waste-paper blemishes. basket, he pared and probed deliberately. Presently he spoke:

"Finished yet?"

Obviously the remark was meant for me, though it as well might have been for the scrap basket, since it was into this that Mr. Driggs had directed it. However, he and I were alone now, the other clerk having, so to speak, seized time by the forelock and skipped. Out in the hallway he could already be heard hallooing to

the elevator boy: "Hi, there! Buck up, you sleepy head!"

I said, "No!" Somewhat ironically I referred him to my desk—to the fact that there Ossa still remained piled on Pelion.

As before, Mr. Driggs again spoke hollowly into the scrap basket.

"Five o'clock, Agnew-time to quit!"

So far as it concerned me, it was neither five nor yet the hour to quit. I, in fact, remarked so impressively with bitterness. "Eh, what?" popped out Mr. Driggs. Thereat wonder dawned in his eye, and, swinging hastily to the clock, he at the same time snatched out his watch. Upon this a second exclamation left him, one that now was almost startling.

"Why, God bless my soul!" cried Mr. Driggs, dismayed.

I dare say it all sounds farcical enough. There was, however, in Mr. Driggs' manner no hint either of farce or any other sort of merriment. He looked ruffled and worried—downright guilty, you'd say, as if, indeed, he

had been caught red-handed in something really shameful. Plainly, had Mr. Driggs been trapped dead in the act of dipping into his employers' cashbox he could not have seemed more conscious, more shamed and overwrought.

And why?

Why, because carelessly, unwarrantably, Mr. Driggs had for the first time in many years quit—knocked off—slid his job before the whistle blew! He had stolen, or he was innocently about to steal, close to a full half-hour of his employers' precious time!

Ye gods and little fishes!

They say that the devil finds work for idle hands—sure he does! I had mine shoved in my pockets just then, but that's no matter. Not only was I idle, but inside me a devil was at work. It was the devil of discontent. It had been there now for many days.

Poor old Driggs! Dropping his apple, he scuffled—or I should say, rather, he scrambled—back inside the vault. Emerging presently,

I saw that he bore with him one of his fat canvas-covered tomes, the day book, which he flopped down upon his desk, then flung open with a hurried hand. Across the ground-glass front of a door to the inner offices the shadow of a man's figure moved momentarily; it was Mr. Bloodgood, the senior partner, making ready to depart; and, with one eye upon the door, the bookkeeper fumbled for a pencil. Till he had found it he still watched, silently covert and furtive; and then, with shoulders by habit drooping awkwardly into their old familiar posture of weakness and weariedness the telltale of his nearing decrepitude-Mr. Driggs sprawled himself upon the journal's pages. He worked! Again—now red to the ears, as I could see-again Mr. Driggs plunged back into the midst of his lifelong task. Guiltily and with shame, in penance and with pain, he set forth to scourge himself with an extra hour's labor of casting out the nines!

Ye gods again! Once more the little fishes! I stared at Driggs, agape. I, too, was a hired

man; like him, was I doomed likewise to become in my old age a drudge, a slave, Atlas and Sisyphus in one? Well, if that was the case. . . . But just then something snapped inside me.

I don't know what it was. All I do know is that at this precise, particular moment the something in me snapped, cracked, flew apart in flinders. Possibly it may have been hope. It may as well have been my loyalty—that, or, to put it in another way, the doglike fealty of the clerk class that had led me, along with all the rest, to go on striving, not for myself, but for others. I hated the hot, stuffy office. Especially I hated the office clock, it and its bland, smug, round and shiny face—its lazy, complacent clucking, that and the swing of its heavy, deliberate pendulum. It was like a wagging finger warning and admonishing. "Tick tock! work hard! that's the way to get there! Tick tock! hard work—be patient, loyal, earnest!"

It wasn't only the beastly clock that had

said it. There were others—my employers, in brief. "Ahem! Rome was not built in a day, my boy—no, of course not! Certainly not!" After this pet speech of his Mr. Bloodgood, the head partner, would puff out his cheeks, purse his lips and try hard to look as important as he felt. "Rewards come slowly in commercial life—yes, yes, to be sure! Why, I myself—ahem!" Mr. Bloodgood would add as he again pompously cleared his throat. "Now, I myself was forty-five before I——"

If you've ever had a fussy, bombastic, self-important old boy for an employer you can well imagine the rest of it. Yet, for all his egotism, old Bloodgood meant to be kindly. About him in his dealing with the office staff there was something paternal, patriarchal. An Abraham without either whiskers or wisdom I'd call him—a well-meaning old party who in his speech ever affected the benevolent. "Be patient, my lad, loyal and patient—that's the way to get on. Now, I—I myself, now——"

Ousley, the junior, somewhat differently ex-

pressed it. "You do your work," said Mr. Ousley in his curt, crisp tones, "and if you show yourself able and alert you'll have a chance here. If you don't, though—— Well, that's all there is to it," added Ousley bluntly, not to say grimly, chopping off his words.

Frankly, I'd heard him say it only once—on the day I took the place. Afterwards the junior partner rarely addressed me except to give an order. Nor was he more loquacious with any of the dozen other clerks.

Sometimes, though, I thought I noted a difference in his dealings with the superannuated Driggs. Then, or as I fancied anyway, a hint of mildness crept into his tone—a manner of soft and quiet, dignified, friendly deference. It was as if some high captain of a corps paused on the battlefield to salute a warworn, wearied veteran. For this I respected Ousley, yet even so I doubt if at any stage I was ready to rub up for him the bright jewel of my liking, the gem of manly liking.

To the moment, indeed, I recall how, instead

-and with what a vigor of hearty, youthful cocksuredness it was, tool-I disdained the junior partner. He, too, was young, in age not above ten years my senior, and it was, I dare say, his youthfulness coupled to his authority that first irked and fretted me. rankled that I must take my wage from him; that I was, in fact, the paid servitor of a man who, in years, at any rate, was so little my superior. Again, the reality that I must take my wage from anyone was in itself bad enough; to take it from one that in many ways I held to be my inferior was galling. Exactly! I looked down on Mr. Ousley. I was a college man; he was not-and I begin to suspect, too, that more than one clerk out of the college class has so regarded his superiors. Besides, I had antecedents—a name, traditions -family traditions-all that sort of thingas, for instance, a grandfather safely and reputably filed for reference. In brief, my grandfather had once almost become governor of our State. And had Ousley such traditions? If

he had, I was sure I'd never heard him brag of them. He was, instead, entirely self-made, a man who by the bootstraps of his own wit and effort had raised himself out of the most humble of ordinary beginnings.

However, about Ousley was one thing I somehow never seemed able to remember, while about myself was another thing I never seemed able to forget. The first was that if Ousley had started life as chore-boy in a Cincinnati gift-and-premium tea store, now both Dun's and Bradstreet's were unanimous in declaring him AA1. This, as I say, I always overlooked; the other fact, one that I never forgot, was that, if I was to-day a clerk, a hired man, once my family had been wealthy.

In America, so you hear, a family's fortunes run three generations from shirtsleeves to shirtsleeves; and I—I was a living exemplar of the rule. It was the chief, the most vivid of my traditions. Constantly my wits mulled upon the remembrance. I was a clerk, you know; and as a clerk, of course, it was only

natural that my wits should go gathering shoddy wool like this.

Let me be brief now. It was my grand-father's money I dreamed about; he had made it and my father had lost it—or, at any rate, he had somehow let slip through his fingers the share handed down to him. Of course, not all of my ancestor's fabled wealth had been lost. A part remained. Little good it had done me, though; for this was my Uncle Jessup's share, and, between us——

I omit this for the present. That is, I prefer to say nothing at the moment of my uncle and his wealth. Later on, though, you'll hear some echo of my Uncle Jessup's dealings something concerning himself and his activities, his wealth and his ways of life and living.

As for myself, the story is this, this only: I, of the third generation, had indeed fallen into the predestined shirt-sleeve class. For eight years hand-running here now I'd been toiling at the treadmill, a hired man slaving with his coat off.

Eight years of toil, of drudgery!—or so I thought—of menially trotting here and there at the beck and call of others. This was my life, I told myself—oh, yes! and what had I got to show for it?"

Well, I knew—or, that is, I thought I knew. And to tot up the sum total, moreover, of what I thought it had brought me seemed an effort as easy as it was unflattering.

Item, my wages—viz.: thirty-five dollars a week.

#### Ditto----

I couldn't think of any ditto. I had my wages only—only my wages, I said. Other items, of course, existed; but to my jaundiced eye they belonged on the debit rather than on the credit side. However, life is all bookkeeping, anyway. You can cook up your books to make whatever showing you wish. Somehow, though, it never dawned on me to cook the books to my advantage. No, I should say not—because had I done so I might perhaps have struck a different trial balance!

Item, one home. Post this, if you please, over on the ledger's credit side. It was a five-room, thirty-dollar flat out at the end of the West Side trolley line. Post also on the ledger's same side its plain but comfortable, substantial furnishings. One more item now. It is an item that even was foremost in my mind; though, to be sure, I had yet to learn its actual rather than its mere book value. This, if you please also, I will post where it shows out prominently, the most prominent of my possessions either then or now.

Item, one-only-wife.

A wife? Oh, yes; I had a wife! Like any other clerk, for that matter, I, too, had given a hostage to fortune!

#### CHAPTER II

At last now it was five—veritably five o'clock. Outside the city bells clanged authority for the fact; the whistles, too, had begun to blat and screech. Shrugged down in my chair, I sat with outsprawled heels, both hands thrust deep in my pockets, and let my eyes once more cruise back to Driggs.

He still hung there, his shoulders hunched over the pages of the day-book. Once, at the noise, the bustling clamor of the whistles and the bells, I saw him glance briefly at the clock. Then again Driggs' weary eyes drifted back to the journal's columned figures, to them and his endless labor of totting up their totals. Lord! Well, I, at any rate, was no bond slave, a shackled drudge, what though indeed I might be one of Bloodgood & Ousley's hired

men. Driggs, if he saw fit, might plug away forever, or till he was turned out to pasture, let's say, to his predestined beans and spinach. As for myself——

A telephone stood upon my desk. Its presence there, I might say, was a little mark of importance—my importance. Whenever one of us clerks arrived at the dignity of thirtyfive dollars a week Bloodgood & Ousley at once saw to it that his desk was so equipped. Usually the clerk was highly flattered. He was, in fact, as puffed up about it as some underpaid man stenographer might be puffed up when, in lieu of a raise in pay, he gets his name on the firm's letterheads as "secretary." However, it's only just to say that Bloodgood & Ousley had no intent either to flatter or to cozen us. The telephone was there to save time—Bloodgood & Ousley's time. Ousley, I may add, kept always a strict eye on every penny.

Never mind about that now. Just at this moment the telephone rang, and, halfway in

the act of slamming down the roll-top of my desk, I stopped and snatched up the receiver. "Well?"

A woman's voice came trilling over the wire. It was in its tone soft and self-contained, a cultivated voice. Jennie, my wife, was speaking. "Is that you, Jimmy? Coming, aren't you?"

Jennie never came to the office; rarely, too, she telephoned. Once, three years before—it was in the first year of our marriage—she had come to the office on a Saturday afternoon and Mr. Bloodgood had seen her. "Ahem!—ah—Mr. Agnew, any distractions—yes, to be sure! especially in business hours. Ahem! you, of course, understand——" I understood perfectly.

Waiting till he had finished his hemming and hawing I told him so; so after that Jennie kept clear of the office. Nor would she even telephone unless she thought the matter of importance.

Now what stirred her I well knew. "Look

here, Jennie," I began slowly—dubiously, besides, let me add, "if you don't mind——"

She let me get no farther. "Oh, but, Jimmy!"

"Yes; I know," I listlessly returned; "only I wish you wouldn't insist. I've been at it all day"—what it represented would, of course, be clear to her—"and really, now, a party——"

Again she broke in on me.

"But, Jimmy, you promised! Besides, it's the biggest sort of an affair. Everyone will be there—then, you know—you know I'm asked to pour tea!"

This clincher settled it—I might say, also, it almost settled me. If the thoughts in my head were hardly of a sort that add hilarity to an occasion—least of all to the gaiety of a daylight lawn party—Jennie, at any rate, must not be disappointed. For Jennie had a new dress to wear, and with it a new bonnet; in fine, it would be a shame to deny her the simple pleasure of displaying them, especially since each was the creation of her own hands, made by

herself, hat and gown together! Oh, ves! And out at the garden party there would be matched against my wife's modest small display all the high-priced art of the professional—creations stamped with the hallmark of the best and the very most expensive dressmakers and bonnet These other women would, in fact, wear hats that had been boxed to them from nowhere else than New York, or perhaps Paris. A few even would be decked out in headgear that hailed even from Vienna, which, if I am credibly informed, in all that has to do with gowns and bonnets voices the dernier cri. Yes; and the least of these hats, if their value be now considered, would have cost its wearer's husband as much as the sum of my weekly wage, if not more. Or, were I likewise to price the gowns shown off, there would be more than one effect—the art of Fifth Avenue, or, say, the Rue de la Paix, even the Koenigstrasse as well-gowns, let me remark, that in cost would make my month's pay look like small change.

They were not overdressed, these women—that is, not remarkably so. They were their rich trappings as if they were used to them—and so they were. They were, in brief, as used to them as they were used to the money that bought them. It was their husbands' money. Their clothes were its evidence. Hats and gowns, gloves, shoes, hosiery and parasols each of itself and in the tout ensemble advertised by its costliness, its own particular richness, the wealth of the wearer's good man.

This was a business community, a society of business people. As such they made few other pretenses. Money talks, you're told; here it shouted! Really, money was the one, the only impulse of their lives—mine, too, you understand, what though I hadn't any worth talking about. I am not scornful now. I merely state the facts. They—and I—being in business but for money, it is only natural we should rate both ourselves and others by the standard of dollars and cents. But, as I say, it was as much by their wives' get-up as by any other

means that these men placarded their wealth, their worth, their place in life. Plumes for themselves they scorned; ordinarily a pepper-and-salt sack suit was good enough for the best, the richest in the lot. For their women, though, nothing costly was stinted. Gems and gewgaws, fine feathers, big—if not fine—homes, plenty of pocket-money, horses, motor cars, so on and so forth—these were the castemarks of class, the handbill evidences these men put forth to show their own importance in the world.

And now to mix in among these birds of paradise would come a bird of quieter, more sober plumage—a little gray dove, in fact. It would be my wife, she in her four-dollar hat and the ten-dollar dimity gown hemmed and stitched and tucked by herself. In these she would show herself, my advertisement—that I was a clerk, a clerk only, and in the eyes of these other men—well, to take a phrase out of the usual business jargon—"not getting on!"

What's the use? I had a grouch on, a good grouch, there's no disguising the fact. I was not only sore on myself, but I was sore on the world in general. Only, like a good many others in need of a general mental poulticing, I neglected to remember that if I was sore at what I was—that I was a hireling, nothing else—I had only myself to blame. In point, a remark I once heard Ousley make still sticks in my head: "You can't hold down a good man!"

What Ousley said, though, I pooh-poohed generally. Had it been otherwise, this story, never would have been written.

"—and, Jimmy," remonstrated the voice which through all this had been steadily haranguing me over the wire, "unless you hurry you won't get to the party till everyone else has left."

"All right, Jennie. You get on a car and I'll meet you out there."

Hanging up the receiver, I put on my hat and shut the desk with a bang. Driggs started

at the noise. Turning slowly, he stared at me with his dull, solemn eyes.

"Finished?" murmured Driggs.

"You can make up your mind I'm finished!"
I retorted grimly. He was still gaping when
I stamped out. At Bloodgood's door I
paused, gave my collar an emphatic jerk, then
rapped smartly on the glass.

No answer. I rapped again; afterward I turned the knob and walked in. Bloodgood was gone, but in the room adjoining I could hear Ousley stirring; now he raised his voice.

"Yes, who's there?" he called.

It was almost disconcerting. The fact is that, while I was ready enough to say to Bloodgood what I had to say, to say it to Ousley was quite a different matter. But what were the odds? I knew Bloodgood's timidity, his habit of hedging. Even with me he would dodge and twist, hemming and hawing excuses till he'd had a chance to get an opinion from the junior. So, taking the bull by the horns, I opened Ousley's door.

He sat at his desk, signing the night's letters—a man of medium stature, no larger and no heavier than myself. Somehow, though, his figure gave one the impression of bulk, of bigness and strength. Even his face seemed large and strong, perhaps because of his heavy chin—it, his deep-set eyes and the stiff, bristly, close-cropped mustache that only half hid the straight firmness of his narrow lips. These—the lips—looked like the jaws of a trap, so I fancied. They showed force only, no hint of softness or of sympathy.

At my entrance he had not even raised his eyes. "Well?" he inquired briefly—brusquely, in fact.

I waited. What I had to say demanded attention. Least of all would I say it to anyone that seemed more interested in something else. Presently Ousley spoke again.

"Yes, what is it?" he remarked.

"When you're finished, Mr. Ousley," I retorted.

He looked up then. In the glance he shot

at me I think he must have read my mission. At any rate, without removing his eyes from mine, Ousley laid down his pen.

"Well?" he again rapped out tersely.

It is no easy matter to unburden oneself to a figure of stone—that is, unless perchance the stone image happens to be your worshiped idol. Ousley was not mine, certainly! After a bit, though, I managed to beat up to what I had in mind. Out it popped, and, having said it, I stood and waited, watching the man's inscrutable face.

Quite a pause followed. Through it he sat still, with his eyes on mine. "Your chances, you ask," repeated Ousley, and he added: "Tell me why."

His coolness was disconcerting. It irritated me and openly angered me as well. I had again the galling sense—not that I was menial, inferior, but that he held me as such. At any rate, Ousley's brusque, curt tone seemed now more than ordinarily demeaning.

"I've said what I mean," I retorted crisply.

"I wish merely to find out what chance I stand in the future. That's plain, isn't it?"

There was another pause. Ousley's eyes dropped down to his desk, while with an outstretched hand he played idly with a pencil. My remark, or, rather, its tone of marked sharpness, insubordination, he seemed to have overlooked. He seemed to debate; then presently he gave me his answer.

"I don't know what your chances are."

"You don't know?" I repeated sharply.

"No," said Ousley. "Your chances, as you call them, depend entirely on yourself."

It was his tone, not so much the words themselves, that stung; the remark was like a slap in the face. I construed it as a slur on my ability. "Since you say so——"I began, when Ousley cut me short.

"No, wait!" he said, or rather ordered. "Let's be frank about this," he observed sharply. "You've asked me a question and I've asked you another. Yours I've answered, but mine you evade; I ask it again now. Why, at

this particular moment, must you know what your future chances are? Is it because you're dissatisfied?"

There was no doubt of it. For eight years I had given Bloodgood & Ousley all my effort, all my most earnest loyalty and intelligence, and in return for it I was getting only thirty-five dollars a week.

Ousley gave me a sudden, curious look. "Mr. Agnew, for thirty-five a week I can get my pick of clerks; you know that!"

I slipped up here. My retort, an echo of my own hurt self-conceit, gave Ousley the chance I think he must have been awaiting. What I said was: "You can get clerks, Mr. Ousley, but at the price you can't get loyal, intelligent clerks."

Then he said what he had to say, a surprising admission. "Loyalty be damned!" he rapped out; "that's obligatory—you're paid to be loyal! And what of it? A clerk may be as loyal as Matthew, Mark, Luke and John; that's nothing! As for intelligence, I don't

care whether a clerk has the brains of a Daniel Webster. What he's got to have is the know. He's got to know business. Whether he ever learns it rests with himself. He's got to live, eat, sleep with his business. It's the only way he can get the know. Even then a lot of you clerks never get it—the loyal, intelligent kind, I mean," said Ousley, and snapped his jaws together.

It was a long speech for him. Why he took such pains on my account I was at a loss to understand. However, I hadn't gone to Ousley to argue why and wherefore. What I was after was to learn exactly where I stood.

"Then, as for myself, Mr. Ousley, you think-"

He answered my question before I'd even asked it.

"If I hadn't thought it was in you you wouldn't be here. Much less would you be getting thirty-five a week."

If the speech was a compliment it certainly was not a gracious one. Again irritation got

the better of me. "That's all right," I returned; "but I'd still like to know definitely what chance I have."

A glint of fire sprang into Ousley's eyes; I saw now that my insistence had roused his ire. Little I cared though! As he, however, controlled himself, again silently playing with his pencil, I took advantage of the pause to express myself more fully.

"I'd like to know, Mr. Ousley, whether I'm to be always a clerk paid by the week, or——"

"Ah!" said Ousley. "So that's it, is it?" The words popped forth as if surprised out of him by some sudden, illuminating revelation. Yes—but had I said anything to warrant it? A good deal astonished, I gaped at Ousley, who again played with his pencil, smiling covertly.

"Well?" I retorted.

Ousley looked up at me. "You want more money, don't you—another raise?" he inquired.

I did, yes; though this was only a part of what I wanted.

"Let me ask you another question," said Ousley quietly.

"Yes."

"Now don't get angry—business is business, and this is merely a business proposition. Are you in debt?" asked Ousley as blandly, as lightly, as he might have asked me whether I took cream and sugar in my tea.

"What?" I exclaimed.

"I begged you not to be angry," Ousley answered. "Are you living beyond your means?"
"No. I am not Mr. Ousley!" I retorted

"No, I am not, Mr. Ousley!" I retorted sharply.

"Thanks, that's what I wished to know.... Now would you mind saying," he inquired, "whether you find it difficult to live on what you make?"

Raging inwardly, I controlled myself far enough to retort curtly: "What's that got to do with it?"

"Everything," said Ousley bluntly. "A

clerk who's in money difficulties is of little use to his employers."

Such being the brutal truth, I gave him his answer. "If you've ever lived on thirty-five dollars a week you'll know what it means, I imagine."

Ousley smiled as if reminiscently. "Yes; but you're not in debt; and you and your wife are able to make both ends meet, aren't you?"

It was so of course. I say nothing of the struggle it had cost us. There are countless families, no doubt, who would regard the pay I then drew as affluence. On the amount, or less, many men, I dare say, are able not only to rear families but also to lay by a little in the bank. I, however, was not of that frugal class. Through tradition and otherwise I held myself as of a higher stratum in life. "Don't slump," my wife had said. It was sound counsel. At the same time, let me say frankly, she had never urged me to make a show. All she intended was that I should hold to a certain standard of living, that we should keep our-

selves from sliding backward until the time came that I had my feet firmly planted and could think of going ahead. But the admission of this! It was only a raw, money-grubbing cad like Ousley, I thought, that would vulgarly try to worm it out of me. What business was it of his anyway?

I see now it was more his business than I at the time suspected. "No, Mr. Agnew, you don't need money. If you did you'd have sung a different tune. I know you clerks. The kind that get into debt don't clap a pistol to the employer's head, growling, 'Stand and deliver!'—not much! They whine and wheedle. I know exactly what's your trouble."

"Indeed!" I remarked.

Once more Ousley overlooked the rancor, the marked dislike and defiance in my tone. "Do you want to know," he inquired quietly, "exactly what's the matter with you? Mind me now, I have no wish to say it unless you say so, but—but—— Well," snapped Ousley abruptly, uncomfortably—it was a good deal

to my astonishment besides—"well, I was once a clerk . . . . And when I was, too," he added roughly and emphatically, "I suffered from your same disease."

Disease? What disease? As I continued to stare Ousley took my silence as permission to say his say.

"It's not swelled head, it's worse!" Then, giving me no chance to interrupt, he put his finger, so to speak, right upon the center of the raw, festering sore that I thought I had concealed.

"The trouble with you," said Ousley, "is just this—Agnew, you're ashamed of your job!"

It was so. I could not deny it. I was sore at myself, at my place, at the firm, the office, everything—all for this one and only reason. Even the doubts of my future chances had been secondary. True, Driggs' subservient drudgery had stirred me to ponder where I was heading; but had my place pleased me—had I been convinced, content that it was dig-

nified—no such doubt would ever have entered my head. Or again, had I by chance been satisfied, my reflections on Driggs must have ended only in spurring me to greater effort. But no! for months now I'd looked down upon my place. I'd debated only whether the job I was ashamed of was worth sticking at, if at the end I was to become nothing better than a Driggs.

Nor was it without a reason. I felt keenly I had cause to be ashamed. Whether it was a good cause I leave to your own conclusions.

Hark now! By chance have you ever thumbed the pages of a college graduate directory? I dare say there are more inspired writings, though I recall none—that is, unless it might be the Apocrypha, or its mate, the Congressional Directory. Anyway, in the classbook that came to me yearly each individual appeared as his own historian, so that not infrequently the reading matter was far more entertaining than perhaps even the biographers themselves suspected.

The book was of a piece with all its kind. In it, on one hand, bombast boomed and blustered; on the other, there was a like egotism cloaked in self-conscious modesty, blushing, as shrinking as a violet. None seemed to have failed. All were rising in the world. Each with his wagon hitched to a star appeared to have been towed skyhigh. Of course there was here and there an entry in which the writer struck the note of rugged, robust simplicity, but as a rule those that played Boswell to their own Johnson spared little in dressing up their hero. Taking it in all, the book from cover to cover was a veritable flower-bed, a bit of life's garden bright with thriving, vigorous blossoms—paper blossoms, let me say.

I append one or two of the best examples.

"Abbott, A. B., '98. After graduation, decided to look over the field carefully before embarking on a career. Finally concluded that the law offered the most excellent opportunities, so out of many offers at length accepted position of trust with Hamilton,

Hamilton, Morgan & Hill, corporation law. Recently was nominated for office on the judiciary ticket. Unmarried. Address, Terre Haute, Ind."

I knew Abbott. He roomed across the entry from me. He had crisply curling hair and the back of his head was shaped exactly like the end of an egg—the pointed end. As for his biography, had he been rubber he might have stretched himself to fit it. Boiled down to the facts, his position of trust consisted in looking up references, serving processes and taking care of the stamp drawer. The nomination on the judiciary ticket was that for justice of the peace—something like it anyway. He was defeated at the polls by a shocking majority.

Across on the next page appears the opposite of Abbott's brass trumpeting.

"Ainsworth, H. N., '98. Address Lippett & Ainsworth, Providence, R. I."

Just that, nothing more! It was like Ains-

worth. He was center rush on the 'Varsity eleven of which I was captain and quarter-back. Everyone liked Ainsworth. He was a big, grave chap who had worked his way through college by waiting on table at a students' eating club. Ordinarily he was about as loquacious as a cigar-store Indian.

"What are you going to be, Ainsworth?" I asked him the day we left college.

"Me? Why, rich," answered Ainsworth.

"I know that," I laughed; "but what are you going to do?"

"Work like hell," answered Ainsworth solemnly.

He had been as good as his word. Behind that rescript—"Address Lippett & Ainsworth, Providence, R. I."—stood the fact, unmentioned by him, that he was the firm's junior partner, that already he had piled up half a million.

And there, too, in the A's stood another entry.

"Agnew, James, '98. With Bloodgood & Ousley, coal operators."

I suppress the address. Aside from this, though, my given biography stands complete. No doubt in its lack of telling anything it displays an egotism of a patch with that of the egg-headed Abbott. I, too, lied by inference; for to confess myself nothing but a hireling was beyond me.

Do not think we were all Abbotts and Agnews. More than one Ainsworth appeared among those pages. I, who could read between the lines, knew well enough that many were succeeding. The book, this catalog, was to me more than a mere directory of names. It was a mirror up to which I held myself. I saw in it my own image, that and the figures of many others. They were getting on, I was not, or so at all events I thought. Nor was it alone in the catalog that I read my apparent failure. I saw it thrown back at me, like a reflection, out of the prosperity of many

other friends. These were the associates of my boyhood, friends of the time when I and my family had been rich. They had money still; I hadn't. To be sure none happened to have made it himself; theirs was inherited wealth; but having it behind them they had forged up in the world high above my head. Let me add now one last biography.

"Oglebay, Francis, '98. Banker and Broker, N. Y. Stock Exchange. Address Oglebay & Prentiss, Broad Street, New York."

Oglebay plays a top-line part in the staging of my career. He was my roommate at college, to begin with. No man in his class was more popular. He was manager of the eleven, a member of the prom committee, and had his choice of both junior and senior societies. Even the grinds admired Oglebay; to use the college lingo, "Oglebay could have anything he wanted." What is more, he got it. In fact, Oglebay himself saw to it that he did.

"Mr. Agnew," said Ousley—he still had his

eyes on me as if to search me through and through—"Mr. Agnew, you're not only ashamed of your job but if I'm not mistaken you're ashamed of your trade as well."

Again he had hit the nail on the head. It was so. Not only my job but my trade besides I felt had in a way declassed me. Men that I knew-my college mates and others, friends of the time when I and my family had been wealthy—these friends had gone into other occupations. Wall Street had the choice —that is, the banking and brokerage business. Par excellence it was considered the gentleman's calling, though, of course, others looked as favorably on the law, medicine, and so on and so forth. Besides, there was the steel and iron trade; in this business community from which I sprang it had long stood as akme, the real kudos, in our aristocracy of money-getters. However, while formerly our young sprigs would have nothing but a future of pig and billets, now they looked as kindly on one of stocks and bonds.

Indeed, Wall Street is a gentleman's occupation. To get into it—that is, if you mean to shuffle and deal—undoubtedly requires money.

I had no wealth to become a Wall Street gentleman. Hobson's choice had made me take the first job offered. As for coal being a gentleman's occupation—

"Well?" said I to Ousley, smiling covertly. I saw his lips jerk themselves together.

"I'd better be plain with you, Agnew. If I'm not mistaken you demand not only more pay but more authority. Is that it?"

"Exactly, Mr. Ousley."

"In other words, you want a higher place all round?"

"Yes," I answered.

Ousley for a moment intently regarded me; then he smiled.

"I admire your spunk, Agnew. No clerk has ever talked to me as frankly as you have. As a matter of fact, I've always admired your directness, and if there was one man in the of-

fice I wished to see get along it has always been you."

He smiled again; in return I smiled at him. I began to see that Ousley was coming round. Moreover, it was the first time I'd ever known him to show me any friendliness.

Ousley suddenly arose. "You have the offer of another place, haven't you?"

My own smile suddenly faded. I'd said nothing about any other place.

"Or tell me," said Ousley; "by any chance have you made up with your Uncle Jessup?"

My Uncle Jessup! Since the day of my father's funeral I hadn't even so much as had a word with my father's niggardly brother. But what did Ousley know about him? By the same token, what affair was it of his to ask me such a question?

"What do you mean?" I demanded roughly.
"Nothing, nothing," Ousley answered
crisply. "I merely wondered whether some
windfall had not made you so contemptuous
of your work . . . . But there, there!" he said

abruptly; "no need to say anything further on that score. You dislike your work, and that's all there is to it. Now about this raise of yours."

He broke off there. Again I saw he debated, or rather that he seemed to debate. Then, with his eyes on the carpet, he pulled out a cigar and deliberately bit its end.

"Well?" I inquired, as brusque as himself. "Do I get it?"

Another pause followed. After it Ousley looked up, his lips tightly clenched upon his cigar. With a face devoid of all expression he slowly and deliberately shook his head.

"No," said Ousley, and calmly struck a match.

I could have knocked him down. I felt, indeed, as if I had been played with as a cat trifles with a mouse before the coup de grâce.

"No, indeed," he added, and puffed out a cloud of smoke.

"Is that flat?" I asked, somehow controlling my voice.

"Flat as a pie-plate!" snapped Ousley, his manner again brisk and brusque. "So long as you're ashamed of your job, Agnew, you'll get nothing out of me. If in the future though——"

I cared nothing about any future possibilities he might have to suggest; with a word I cut him short.

"Good night!" I said.

He answered me quite pleasantly. "Good night, Agnew. I won't make it good-by, for I hope you'll take time to reflect."

"Thanks, but I've already reflected!" I announced.

His lips again snapped together like the jaws of a trap. "Then good-by!" he retorted curtly, and turned his back on me.

As I closed the door behind me he had returned already to the task of signing his letters.

Only a few belated guests remained at the garden party when I at length arrived there.

The servants, in fact, were beginning to take in the chairs and tables scattered about on the grass and here and there among the shrubbery. However, I felt I'd missed little. Tea and toast, cakes with pink icing, a wishywashy punch and all that sort of trash are hardly the stuff to cosset a man who felt as weak in the knees as I did. What is more, I was in no state of mind to gabble hilariously in a key with the hilarious gabble that one hears at such affairs. Chatter socially—sociably? I should say not! The thing I wanted most was solitude—some nice, quiet place where I could sit with the shades drawn and reflectively nibble my fingers.

For I was out of a job. The place I'd despised was no longer mine even to despise. As little as I'd liked it, though, the fact that I'd lost it seemed somehow to augment, to magnify, its advantages. Few men resign any sort of a place without some sense of emotion. It would be folly for me to say now I lacked a feeling of regret. I was even conscious of a

little twinge of fear, of trepidation. It was the clerk in me having its last fling at my clerkishness!

They were removing the tea-table now. Jennie had arisen, and she in her modest gown stood among a group of women whose costumes, in contrast, as I had foreseen, seemed almost gorgeous. However, there was one other woman as modestly, as simply, attired as my Jennie. My eye darkened as it fell upon her. It was Mrs. Ousley—his wife—and she had her hand on Jennie's.

I am striving now to rush this, the first act, to its curtain. Mrs. Ousley, however, I cannot overlook. She was a tall, thin woman with a nervous, agitated manner, the direct opposite of her husband. In his presence, moreover, she seemed impelled to chatter endlessly. I am convinced, however, that as the Ousleys rose in life the wife's manner changed. She talked less, appeared to have more poise, repose, and would have passed anywhere as a woman whose well-bred bearing was inborn.

Ousley's hand I saw in this. It was another instance of the fact that marriage rarely means spontaneous teamwork from the beginning. Either the man makes the woman, or the woman makes the man. Self-made himself, Ousley ultimately made his wife. Even at this early stage of their career he had seen to it that she was not overdressed like one or two of those about her.

I cared little for Mrs. Ousley. In the way I'd looked down on him I looked down on his wife. She seemed to me a dowd, gaw-kishly simple, ignorant of the best ways to use her husband's money. I would have avoided her now had I been able. Jennie, however, had seen me, and, besides, there stood laughing and chatting with these women the one man I wished to see.

It was Oglebay, my roommate at college. I walked toward him with a quickened step. He was still chatting and laughing when I wet my lips and spoke.

"You're on, Oglebay!" I said tersely, mean-

ingly, and with a toss of my head I snapped my jaws together as I'd seen Ousley snap his. "Eh, what?"

For a moment Oglebay stared at me uncertainly. That he should fail to grasp my meaning struck on my sense like a little shock. It was as if some one had dashed cold water in my face.

"Last night, don't you remember it?" I added meaningly.

Then it dawned on him. "Oh—well, all right," he answered lightly; "I thought you'd come round."

That was all. A moment later he was again laughing, bantering, with the women that surrounded him.

I dare say it was all pretty raw and abrupt. Jennie stared at us curiously; then, as the other women, too, had begun to stare, she quietly made a diversion.

"Mr. Oglebay's been telling us something of life in New York," she laughed. "It seems very complicated."

Mrs. Ousley raised her chatter.

"I'd be fussed to death," she announced, both her hands and face working together, nervously agitated. "Just imagine, sometimes folks give big dinners every night in the week—at home, too!" added Mrs. Ousley, gasping as if shocked.

Here a hostess rarely entertained at home. Hers might be the biggest of the big houses that made up Millionaires' Row, yet one rarely saw its inside. If she gave a dinner, a dance, a luncheon or what not, however grand or however simple, it was almost invariably given at her husband's club. Home hospitality was too involved. If given at the club one had merely to sign a check. Even at this lawn party—a startling novelty, by the way—the club steward had taken charge.

"And just imagine too!" cried Mrs. Ousley, now desperate. "They often bring home a perfect stranger to dine!"

At this astounding revelation, not only Mrs. Ousley, but all the others, clucked and nodded



"'Oh, but, Jim! Jim!' she faltered"





impressively. One and all they were duly scandalized—that is, all but Jennie.

"Oh, well," laughed Jennie, "possibly I'd live through it—that is," she added still lightly, "that is, if I didn't lose my head about the bills."

Oglebay was watching, when she spoke. I saw him grin lightly at her words. Some one else spoke then and I touched Jennie on the elbow. At the look in my face she started. "Come away," I whispered to her quietly.

"Jim!" she exclaimed.

"Come, hurry!" I again whispered.

Out on the driveway I broke the news to her.

"We must begin to pack to-night," I said. "Pack!" gasped Jennie.

"Yes," I answered lightly; "I've thrown up my place with Bloodgood & Ousley. You and I are going to New York."

Jennie turned as white as a calla lily. "New York!" she echoed faintly.

"New York it is, Jennie! Oglebay's of-

fered me a position as manager of his uptown office.... Now what's the matter with you?" I demanded sharply.

She had one hand on her breast and her breath was coming fast.

"Oh, but, Jim! Jim!" she faltered. "New York—why, I'm almost scared to death!"

"Nonsense!" I retorted contemptuously: "I know exactly what you mean; it's the bills. All right! then put this in your pipe and smoke it: Oglebay's paying me five thousand dollars a year!"

### CHAPTER III

ME! Dusk had already fallen when we two, Jennie and I, returned to ours. Absorbed in thought, we got off the trolley at the corner and trudged silently down the side street.

The garden party, it and its world of wealth, lay far behind. This was the West Side, a lesser neighborhood. In place of the big, often uglý, houses that formed Millionaires' Mile, here only little villas lined the way. They were, as a rule, boxlike, two-story affairs with gabled roofs, a shady porch and in front of each a narrow strip of closely barbered lawn. Trees lined the curb, or rather they were saplings, slender elm shoots no larger round than one's wrist. They were as young, as new, in fact, as the new, newly painted villas beside them. Together they

shouted vociferously the neighborhood's kind, its character. It was indeed exactly as if its creators had stamped each individual villa, each tree and plot of turf with the ordinary catchy, bourgeois trade-mark—"Homeseekers' Improvement Company."

To complete the picture, this ideal of a suburb, the thoroughfare was paved with glittering vitreous brick. The eye fled from its newness, its virtuously immaculate, still unchipped hardness. All day it had soaked under the June sunlight, so that now it gave off heat as if just laid baking hot from the kilns. Extending for one block only, it and its associate improvements abruptly ended in a vacant lot. In this there throve an informal garden of jimson and burdock, tin cans, rusty wire, ashes, garbage and other suburban flora, among which a cat now howled peacelessly. Beyond was the railroad. Upon it a freight train lurched to and fro, shattering the night silence with the clanking of its couplings.

There were others, however, that did not

seem to mind. On every porch men in their shirtsleeves and women in wrappers rocked and fanned contentedly. Before one villa stood a motor into which a man and three women were just climbing. I knew the man—that is, by hearsay. He was a tradesman of the smaller sort—a penny postcard stationer, to be exact. His stand,—one could hardly call it a shop—was a booth in one of the main street's arcades. His wife did her own housework. At night, though, after she had washed the dishes, she, her husband and a friend or two got into the motor and honked gleefully out into the country.

Jennie and I had often debated this. With money enough to have a motor, why had they not instead supplied themselves with a servant? I thought it ridiculous, whereat Jennie laughed. Besides, for the money they could have rented a better, a more convenient home. Nor was this couple an exception. Another of our neighbors, a salaried man like myself, maintained a horse and surrey; still another

had a thirty-foot motor boat anchored down the river. In each case the wife did her own dishwashing, swept her own carpets, made her own beds. However, to do your own housework appeared consistently the fashion of the street.

There were not above six of the sixteen villas in which help was kept.

Jennie and I, however—well, we had a maid. She was a Swede, a person of uncertain age, with a distinct aversion to caps, frilled aprons and—though I hesitate to add this—manicuring. By the nature of her native tongue she sang rather than spoke when spoken to. One speech of hers I can never forget. It was couched in the newly acquired lingo of the housemaid American and was truly graphic. "Shall"—or rather she said "skoll"—"skoll you have hand-pass or family-reach?" As "hand-pass"—that is, service at table—was not to her liking, we agreed, after argument, to "reach" for ourselves.

In words of the domestic vernacular, our

Swedish nightingale "slept out." Every morning at six-thirty o'clock she arrived coincidently with the milk and the breakfast rolls, whereupon I in my dressing gown went down and let her in. A faithful, simple-hearted creature was our Lena. Long may her song be heard!

Yes, we had a servant. We had, however, no motor, no equipage of any kind, not even a motor boat. We had not even a villa, in fact. I dare say you'll be surprised to hear this, especially since I've led you down a side street filled only with villas. True! but then at the end of each row and flanking that cat pasture, the vacant lot, stood a villa, say, two-thirds larger than its fellows. It was surprisingly big, in truth. A further surprise met you when you walked up to the porch and saw that it had two doors. Each door had its own bell. besides, and each bell its name-plate. On one of these was the name Hotchkiss. Mr. Hotchkiss was floorwalker in Whalley & Thatch's main-street emporium. On the other bell was

the name Agnew. Hotchkiss, the floorwalker, occupied the ground floor; Agnew, the clerk, had the floor above. In brief, the overgrown villa, less magnificent than it looked, was but one of those architectural whatnots known to the building trade as a double tenement.

Our rent was thirty dollars a month. In extent the flat boasted five rooms only. They were a parlor, a bedroom, the dining room, the kitchen and a bath. Five rooms—count 'em —five! Just these—no more, no less. Here in this cheap, cheaply surrounded side-street crib Jennie and I had started life together.

A woman's home, they say, is where her hearth is; a man's home, where his woman is. So it had been with us. Moreover, at first we had been as pleased as Punch that we even had a home.

Like me, Jennie had nothing. Her story was, in fact, a good bit like mine. For years her father, a man high up in the lake shipping trade, had been reputed well-to-do. Death, however, had proved a better Bradstreet than

this popular report, for when his estate was settled it showed he had played ducks and drakes with his money. In other words, Mr. Gregory had lived up to every cent he made. Consequently, as neither of us two young persons had a papa to pay the rent, Jennie and I had done the best we could. First we took the flat. Then Jennie took what furniture her father's creditors hadn't taken and put it in the flat. Afterward we got married.

It was a simple wedding. Neither of us had anything on which to make a splurge. However, at the ceremony were many of the town's best people—that is, the richest anyway. On our return home some of these promptly called on Jennie. A few called again. A much lesser few kept on calling. In time, though, these too had begun to dwindle.

Perhaps the West Side was too far away. Perhaps also they disliked being stared at. Anyway, whenever a carriage or a motor rolled up to our door all the street had a look. Shades were edged aside or the blindslats rat-

tled suspiciously. At the windows of the flat beneath us all the five little Hotchkisses pressed their noses to the glass. In the background, aproned and with sleeves rolled up to her ample elbows, peeped also madam, the mother of the five. It was as if Lady Godiva rode through the street—not in character, of course, but, let's say, in a wrapper with her hair done up.

As for the flat itself, our home-

In silence, still absorbed, I took the key out of the door-latch and turned the knob. Jennie, brushing by me, hurried down the hall. Beyond, a clatter of pans and kettles told that the faithful Lena was performing her usual calisthenics with the evening meal. There was in the air, too, an equally potent reminder that the meal impended. By the same token I knew also the Hotchkiss dinner became imminent. Boiled beef and cabbage was to be their pièce de résistance. Yesterday they'd had fish. One, however, had not to know the day was Friday to know that their meal was to consist

of fish. Not even a hay-fever victim could have erred. To-day's beef and cabbage was equally indisputable.

I walked into the parlor and raised the shades with a bang. A cloud of soft-coal smoke drifted in. It was from the Union Welding Works down by the railroad. Coal was my trade—or it had been, anyway, up to that afternoon—and we'd sold the works their coal. Just the same I'd long despised both, separately and together. Smoke got into our curtains, into the carpets, the furniture, our clothes, everything. There was nothing it didn't get into, our hair and our eyes included. I swore at times when I pulled out a handkerchief and found it blotched with grime. I swore all the more loudly when the shirts in the drawer were thickly powdered with soot. Jennie laughed at me. "You silly fuzz-buzz! Why, the more coal they burn the more money they'll make at the office."

"Hang it!" I'd retorted.

Now I said it again. Slamming down the

windows, I flung myself into the nearest chair and contemptuously looked round me.

Though there were but five rooms in the flat, all but the bath were large. Even that, compared to some I've seen since, was big—as big, in comparison, as a skating-rink. Moreover, all were sunny. Little by little Jennie had been adding to our store of possessions; round me, indeed, were many little comforts—some big ones too—evidences of her taste, her aptitude at making the best of everything. Even so, one thing I could not forget. It was a flat, nothing else. I'd live there because it was cheap; for this reason only, none other. In our town people look down on flats. It was especially so among those I counted as my friends.

Never before had the flat looked so mean, so dingy. Then and there a grin spread upon my face. Thank Heavens! we were done with it. To-night we must begin packing; by Tuesday at the latest we should have everything in a car; then Tuesday night we could flit. No

regrets moved me. I was glad now, not only to get out of the flat, our first home, but to get out of the life it represented. In New York it would be different. I told myself that once there I would no longer be looked down upon. Five thousand a year! It was a lot of money. The reverie led to other reveries. Five thousand was merely a beginning. In time——

Enough! Icarus himself could have flown no higher. However, after I'd soared skyhigh to my heart's content I came back to earth again.

There was the packing. If I wished to get away by Tuesday we must begin to pack at once. A few minutes still remained before dinner, and rising abruptly I looked about the room, trying to decide where I should begin. The pictures, of course! Once they and the other ornaments had been taken down it would look like a beginning anyway. So with my coat off now I climbed upon a chair.

The first I attacked was a heavily framed

enlargement of Jennie in her wedding gown. I prized it highly. Where it is now, though, I can't say. Lost somewhere in the shuffle probably. Anyway, I had this off the hook and lowered to the floor when I heard Jennie's step in the hallway. Reaching for a second picture I was trying awkwardly to unhook it when she entered.

"Jim!"

The hook had caught in the molding; with a vexatious jerk I yanked it free, a piece of carelessness that tore a wide gash in the wall-paper.

"Jim!" cried Jennie.

"Well?" I retorted idly.

I heard Jennie catch her breath. "What are you doing?" she faltered.

Doing? Why, what did she suppose? "Packing, of course," I retorted.

"Packing?—not already?" There was something in Jennie's voice that made me turn to her curiously.

"Why, what's the matter now, Jennie?"



"Turning to the wall she buried her face in her arm"

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She stared blankly at me for a moment, then her lips twisted themselves into a silly little smile. "Why—why——" said Jennie, and with that two big tears rolled up in her eyes, hung there momentarily and trickled down her cheeks. "Oh, Jim!" cried Jennie, and turning to the wall she buried her face in her arm. "Oh, Jim! Jim!"

You can never tell about a woman. The very things that will please one may exert just the opposite effect on another. Hopping down from the chair, I put my arm round Jennie and did my best to soothe. "My word, Jennie!" I exclaimed, dumfounded. "You don't mean to say you're sorry to leave this—what!—this joint—this frowsy, third-rate tenement?"

A fresh burst of tears shook her. She tried to speak, but could not.

"Look here, Jennie; it's not really that reason, is it?" I demanded.

Then she caught her breath. "Oh, Jim!" wailed Jennie, and clung to me while she

shook. "You don't know how I hate to give it up. We've been so happy here that I hate to think of leaving it."

Ridiculous! However, I refrained from saying so and did my best to comfort her. "Why, just think, dear. In New York, with our money, you and I will——"

Jennie awkwardly freed herself.

"Leave the parlor till the last," she said in a low voice. "After dinner we can begin on the dining room."

It was at this point that the voice of Lena, our handmaid, broke in on us. Raising her singsong to meet the distance, she announced from the kitchen doorway that dinner was served. "Sooper's set," was how she rendered it.

Somehow it was a silent repast. Jennie ate little. Her air was detached and pensive, and though indeed I made many efforts to rouse her it was with scant success. Finally I grew nettled. It seemed to me that Jennie took a poor way of showing her pleasure in the day's

good fortune. Before this, though, there had been times when I suspected that Jennie lacked ambitiousness—that is, the ambition that is represented by dollars and cents. I had, in fact, heard her say as much to another woman. "I don't want Jim to make money just so he can be rich. I want him to be rich so we can do something." The other woman had responded interestedly: "Oh, yes, with money you could dress as you like and go everywhere -Paris, London, Newport, all those places ... I was just dying to spend the winter at Palm Beach, only Wade said he could not afford Smiling queerly, Jennie had abruptly changed the subject. I was rather sorry, inasmuch as I had been intently listening, wondering what the something was that Jennie would do had I the money to do it.

It was this, the thought of money, that brought me now another thought. In part it had to do with something Ousley had said to me.

Smiling faintly, I looked up at Jennie. "I

say now," I laughed, "what do you think Ousley asked me to-day?"

Jennie swiftly raised her eyes. "Ousley?" she echoed. "Was it about your going to New York?"

Her question, that and the interest in her tone, was disconcerting. At the same time it ruffled me a bit.

"He doesn't know I'm going to New York," I grumbled, adding that it was no business of his, anyway, where I went. "What he asked, Jennie, was whether I'd made up with Uncle Jessup. Ousley has his nerve with him, hasn't he?"

Jennie disregarded the slur on Ousley.

"Your Uncle Jessup!—him? Humph!" she murmured, and shrugged herself.

There were many reasons why Jennie did not like Uncle Jessup. Many of them were my reasons. I've said before that my father died a ruined man. True! it was my Uncle Jessup that ruined him. As far as I'd been able to find out it was in a transaction over

certain lands in the Lima oil-field. Uncle Jessup had urged my father to plunge heavily on these lands. Unknown to him they were Uncle Jessup's lands; also they were worthless. This was the reason why I despised my enterprising relative. In fact, I had still to learn that all is fair in business—that not even blood-ties may stand in the way of turning an honest dollar.

Some of Jennie's reasons were different. She despised my uncle not so much for what he had done to me and mine, but for what he was himself. He was a pillar of the church; his name appeared prominently among those that gave to charity. Just the same, privately, by reason of his private life, Uncle Jessup was a whited sepulcher, inwardly a mass of corruption. A trail of wrecked lives, ruined in more ways than by mere money trickery, lay behind the man. It was in many more ways than one that my Uncle Jessup was evil.

Yet there was this about the man that could

not be overlooked: my uncle's name spelled power. Everywhere men important in finance fairly licked his boots. Everywhere they schemed to get into his good graces, sparing neither pains nor pride. In Wall Street his name was known to all. He dealt in thousandshare lots by the thousands. Time and again, as more than once I had heard, it was he who had shuffled—or, let us say, stacked—the cards dealt out to an unsuspecting public. Brokers scrambled for a share of his business. To get even a part of his commissions insured a firm's success. Manifestly he was an important person—a personage, this uncle of mine. There was an excellent reason why the many should kowtow to him.

All but Ousley, let me add. More than once I'd heard my former chief vent his opinion of men that gambled in stocks, and that this opinion extended to my uncle I had little doubt. There was a little affair, in fact, that had plainly made it evident. A year or so before, when the local press had aimed an espe-

cially bitter attack against my noted relative, some of the town's most eminent bootlickers had decided to give Uncle Jessup a public token of their confidence and esteem. I understand my uncle himself suggested it. At any rate, it was planned that all the town's most prominent citizens should call on him in a body, and among those invited to join the procession was Ousley.

I still recall the picture of that silk-hatted, frock-coated band of faith, the committee appointed to drum up volunteers.

"What!" said Ousley, snapping his jaws together. "What! softsoap that old fraud? I guess not!"

That was all. The little coterie of prominent lick-spittlers filed out of the office as if each had a flea in his ear.

However, if Ousley, as I've said, had no use for Uncle Jessup, there were still plenty of others that had.

"You see, Jennie," I faltered, perhaps uncomfortably, "if it's just the same to you I

wish you'd be careful what you say—that is, why, to Oglebay, you know."

Jennie glanced at me curiously.

"Careful? How do you mean?"

I affected an air of carelessness. "It's funny," I laughed lightly, "but Oglebay asked almost the same thing as Ousley. I shouldn't wonder if he thinks Uncle Jessup and I are on good terms."

Jennie said quickly: "Of course you told him you're not?"

It grew awkward now. "Why—er—to tell the truth, I didn't. You see, Jennie, how it is."

"No, I don't see," she retorted. "You don't mean you didn't tell him?"

"I mean just this, Jennie. I've begun to see it does me little good to have people know of this family feud. Uncle Jessup's pretty powerful, you know; and, anyway, feuds are vulgar. Now, if Oglebay says anything, you change the conversation. He's too much a man of the world to persist."

"Yes, but why should he wish to persist?" Jennie inquired pointedly.

I made a clean breast of it then. With Jennie's eyes on mine I could no longer evade, shuffle over the truth. "Well, the fact is, dear, Oglebay's belief may have had something to do with his making me this offer. You know it won't exactly hurt him to have it known that Uncle Jessup's nephew is stationed in the firm's uptown office."

Jennie waited a moment, and in that moment I saw a new shadow drift across her eyes.

"Tell me," she said slowly, "did Frank Oglebay say that when he offered you the place?"

No. What he had said was this:

"Jim, you're not the sort to grub out your life as a clerk. Great Scott! a college man like you! Come down to New York now—I'll see you get a chance. Are you on?"

For more than a year he had been saying this. Every time he was in town he'd made a point of looking me up, of urging me to accept. Once or twice he'd also written it. "New

York's the place for a good fellow—a good mixer! Now how about it, old chap?"

All this he had said. What he hadn't said was:

"I'll give you five thousand a year. In return you get me your uncle's business."

It was upon these terms, unspoken yet perhaps clearly meant, that I had flung up my place as a clerk to become in New York a Wall Street gentleman.

Do you know the type? This is the story of one.

#### CHAPTER IV

T was half-past eight on a sultry, sticky June morning when our train drew into the Grand Central Station. Long before. Jennie and I had arisen. As a matter of fact, we'd slept little during the night, for the unrest, the bustle and excitement of packing, of flitting in a hurry, had told upon us both. Jennie seemed tired. In silence, her chin upon her hand, she sat at the car window fixedly staring at the view. As for myself, though, it was different, for no schoolboy going home for the holidays could have felt in higher New York! Why, its very name meant new life to me, the beginning of a real existence. At last I had come into my own! And, filled with the thought of it, eagerly I counted the miles that brought me nearer to the city, glancing with an added excitement at the station sign-boards that told the distance

— Hudson — Poughkeepsie — Peekskill — Tarrytown—Yonkers. At last with a beating of the heart I heard the sleeping-car porter cry: "New York! This way out!" I had arrived!

New York I knew, at any rate I thought I did. Jennie, however, had visited Manhattan only once or twice, years before. As we emerged from the station the noise of the street burst upon us, and at this uproar, the rattle of many wheels, the cries of cabmen, newsboys, street porters and baggagemen and the rumble of the L spur overhead—at all this noise and commotion Jennie shrank back timorously and gripped me by the sleeve.

"Come along, Jennie—hurry!" I exclaimed, my eyes dancing in delight. The night before I'd wired Oglebay I'd see him at his office at nine. It was already close to the hour, and I hated to think that on my first day I should keep an appointment tardily.

"You stay here with the bags, Jennie," I hade her; "I've got to telephone Oglebay."

Jennie gazed round her nervously. A line of men beekoned and vociferated from the curbstone. "Cab! Have a cab! Cab, sir!" One at the head of the line darted and tried to take our bags. Jennie shrank closer to me. "If you don't mind I'll go with you," she murmured.

It took some time for the telephone operator to get Oglebay's office. Then when I'd cried, "Hello, is that you, Frank?" a woman's voice responded:

"Mr. Oglebay hasn't come yet."

"Do you know when he'll arrive?" I asked, whereat the voice answered negligently: "Deed I don't."

At Bloodgood & Ousley's all hands reported promptly at eight A. M., the two partners included. Now it was almost nine, a fact that I mentioned to the telephone girl. Surely Mr. Oglebay must arrive shortly.

The young woman tittered audibly. "Oh, he never gets round at nine!" she remarked lightly. "Leave your name if you want to,

and I'll tell him when he comes in that you called him up."

When I gave her my name her tone changed instantly. In it now she displayed keen interest, a flattering deference. "Agnew?—oh, yes! Mr. Oglebay left a message for you last night. He may be out all day, so you needn't come down. You and Mrs. Agnew are to dine with him to-night. Sherry's at eight o'clock. He'll meet you there. Understand?"

I understood perfectly. However, in order that there should be no mistake I made her repeat the message.

"And, Mr. Agnew, listen!" said the girl, now earnestly deferent. "Where are you stopping? I'm to have Mr. Oglebay's choofer call for you in the auto."

I was stopping at—at—— The truth is I wasn't stopping anywhere. One of Jennie's friends had suggested a hotel, an old-fashioned house with moderate rates that stood a few squares below the station. Its guests looked like itself—middle-class and eminently

respectable. I dare say it is an excellent hostelry—comfortable, a fair table, medium good service and all that sort of thing.

"Thanks," I said to the telephone girl; "tell Mr. Oglebay's chauffeur to come for us at the Waldorf."

I rejoined Jennie, and at the station's main exit nodded to the nearest cabman. Jennie instantly plucked me by the sleeve. "Jim!" she protested, "we don't need a cab. We can walk."

Walk to the Waldorf? Stroll in, bearing in our hands our bags and bundles? I blushed to think of it.

"Or we can take a car," Jennie suggested hurriedly. "See, there's a car-line running right past the door."

The cabman already had our bags. "Where to?" he asked, and when I told him Jennie gave a little gasp.

"The Waldorf!" she exclaimed. On the way down Fifth Avenue she sat back in a corner, silently preoccupied. I grinned when

I peeped at her. Naturally Jennie had yet to overcome her old feelings, the sense that she must scrimp and save at every turn. As it was, our transition from thirty-five a week to five thousand a year had been pretty sudden. No doubt it would take a little time to realize the extensive change in our fortunes, our new prosperity.

"Something with a bath, Mr. Agnew?" suggested the room clerk, in a flattering "of course" tone of voice.

I nodded, whereat he further suggested it should be a suite—say, parlor, bedroom and bath.

Again I nodded, whereat the magnificent reached for a key, regally handed it between his thumb and forefinger to the attendant bell-hop, then as royally dismissed me from his presence. Jennie on the way up in the elevator continued to frown intently. When the bell-hop opened the door to our suite she flashed me an inquiring glance. I dare say Jennie thought some mistake had been made.

"Anything else?" asked the bellboy. As he had already unlocked the door, brought in our bags, opened the windows, turned on the electric light, turned it off again, tried the bathroom spigots and changed the doorkey from the outside lock to the one on the inside, I could think of nothing else whatever.

"Ice water?" he inquired earnestly, not to say meaningly.

Then I realized. "I have a dime," said Jennie, after I'd fished fruitlessly in my pockets for something less than half a dollar. A dime? I saw the boy's eyes widen—the corners of his mouth disdainfully droop. "Here!" I laughed, and tossed him fifty cents.

Sunshine shone instantly through the cloud upon his face. He flitted happily, then Jennie had her say.

"Jim, what's all this costing us—you didn't ask."

Ask? Certainly not! To be sure I'd thought of asking, but somehow the room clerk's manner had silenced me. To be frank, I lacked

the inclination to haggle and bargain like a cheap-ticket tripper. Before this I'd seen too much of bargaining and cheapening. Now it went all the more against the grain.

"For all you know, Jim," said Jennie quietly, "the charge may be twelve or fourteen dollars a day. It's without the meals too."

As a matter of fact, the charge, as I learned later, was sixteen dollars. Jennie picked up her gloves from the centertable. "Jim," she said, "I think we'd better go down and ask for something less expensive."

I laughed at the suggestion. Many of my classmates lived in New York, and naturally they and their wives would call at once on Jennie. When they called I meant to have them received in proper fashion.

"But I can see them downstairs in the parlor," Jennie protested.

Nonsense! "Look here, Jennie," I announced; "the fact is it's necessary to make a good impression. In Wall Street—my new position—a good deal depends on what people

think of you. If a man doesn't look prosperous—Oh, well, you know what I mean. Anyway, what's the use of talking about it? We have the money now to enjoy ourselves."

She waited quietly till I had finished. "Jim," said Jennie earnestly, "there's just one thing I'd like to say. After breakfast we must decide once and for all just how we mean to live. You have five thousand a year—yes! But, Jim, money isn't rubber . . . . Remember," said Jennie, "even five thousand a year you can't stretch indefinitely. That amount will go just so far, then no farther."

The remark shot home. Somehow it made me feel less light and airy over the light-as-air plans that I'd had brewing in my head. Breakfast—or rather the cost of it—also had its effect. Simple as the meal really was the check amounted to two dollars and seventy-five cents, not including the tip. Once upstairs again I dug out a pencil and began to figure. Jennie, it proved, had already forestalled me.

"Decidedly," she said, "we shouldn't think

of spending a cent over thirty-five hundred."
"Thirty-five!" I exclaimed, looking up quite
scandalized. "Why, I mean to get along on
three thousand at the most."

She smiled abstractedly. "That's better still," she answered, smiling hazily. "Just the same I wish you'd look at my estimate."

Like other men I had little liking for the dry details of a woman's household economy. Ordinarily all I had asked of Jennie was that with the money I gave her she should make both ends meet. This estimate, however, was a revelation. It showed conclusively that Jennie in no wise shared my views of the place, the position, we should make for ourselves in New York.

# Here are her figures:

Rent	\$ 900
Household expenditures, servants included	1,800
Dress allowance	<b>300</b>
Jim's tailor	200
Incidentals, the theater, trips, flowers, etc	300
Total	\$3.500

Gad! it fairly took my breath away. In my estimate—I had vet to find its total—rent had been figured at a thousand a year; household expenses at two thousand and Jennie's dress allowance at six hundred. Incidentals I had figured at the same amount, six hundred dollars, while my own tailoring I put at three hundred dollars. The total was forty-five hundred dollars. Truly, as Jennie had said, not even five thousand a year may be stretched indefinitely. Only by the utmost caution could I save anything. Not only that, but I began to see that I must watch out lest I tumble into debt. Almost in wonder I began to respect the ability that had enabled Jennie to manage on only thirty-five a week.

She smiled idly. "If you like we can still live on that amount. . . . But if we do," she added directly, "you'll have to give up your ideas of entertaining. I doubt if we can anyway—at any rate not on the scale you've been intimating."

But I called a halt there. Thirty-five hun-

dred a year was about the right figure, I decided. We might spend that, not a cent more. The remainder we must save. Not a cent should we waste. A penny saved is a penny earned. I was determined to live wisely, sparingly.

"Good! and why not begin right now?" suggested Jennie. "Let's move at once to some cheaper hotel."

Just as it was on the tip of my tongue to say "Yes" I remembered the dinner at Sherry's and that Oglebay's car was to call for us.

"Why—er—to-morrow," I answered. "The very first thing in the morning."

The fact remains, though, that we did not move on the morrow. For ten days while Jennie and I waited for our car of household belongings we stayed there at the Waldorf. The bill was two hundred and nineteen dollars and forty cents, and to pay it I had to draw an advance on my first month's salary.

#### CHAPTER V

HAT first day in New York was eventful. Through the open window, though we were high up on the eleventh floor, I could hear the noise of the streets, a murmuring echo of the town's bustling commotion. By now it had got into my blood. "Come along, Jennie; let's see something," I impetuously proposed. "We'll get a taxi and run up the Avenue into the Park. Hurry! get your hat on."

"Nothing of the sort," said Jennie flatly; "we're going to spend the day looking for a house... Besides," she added bluntly, "we'll walk or we'll take a street car... A taxi! Why, the idea!" she exclaimed, scandalized.

I believe I blushed.

It was the day's hunt for a home, I think, that really gave me my first clear idea of what

life, what living involves in New York City. So far I'd talked house—nothing but house. Flats I airily rejected. In my mind's eye I had pictured a nice little dwelling—a mansion, say, of three stories—a corner house by preference, with light, sunny rooms. They need not be large rooms, though I indeed did demand—in imagination—a drawing room and dining room fairly spacious. It was not necessary that the house be on an avenue; in fact, I rather preferred the quiet of a side street. Nor was I particular as to the neighborhood so long as it was convenient and good.

On the way down from the station I had seen numbers of such houses. They were in the streets that lie between Fifth and Lexington Avenues. As this was a neighborhood near to the theater district, the L roads and the subway it appealed most favorably. All this I announced to Jennie as we strolled out of the hotel into Thirty-fourth Street.

Jennie gave me a sudden stare. "A house, you say?" she echoed. "Jim, I suppose you

know if we take a house we shall have to keep at least three servants, possibly four?"

Nonsense! The houses I had in mind were small, not above eleven or twelve rooms in extent. Rather than forego a house I was willing to stand the expense of an extra servant. Two would do, I was sure. To meet this extra expense, the wages of another servant, we could economize in some other way—in our amusements, for example.

Jennie wasn't satisfied. "Another thing," she remarked. "How do you know we can afford a house?"

"Afford it?" I exclaimed. "Why, at home"
—Ohio, you know—"for nine hundred a year
I could have my pick of houses!"

To this Jennie made sententious answer: "Yes, but Ohio's not New York, Jim."

There was but one way to settle the discussion. I appealed to the carriage-starter, asking him whether he could direct me to a good real-estate agent.

"Sure, sor, there's one seven or eight blocks
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north up in the Avenny." He referred to Fifth Avenue. "The parties is real gentlemen," he assured, and to back up the statement added, "Sure, they lunch here at the Waldorf itself every day."

Mindful of Jennie's nudge I declined the man's offer of a cab. Afoot we trudged up Fifth Avenue to the crest of Murray Hill, and on the way I saw in the side streets more and more houses of the sort on which I'd set my mind. I was by this time in high feather.

The real-estate concern lived well up to the good opinion of the Waldorf's carriage-starter. A very gentlemanly young gentleman in gentlemanly flannels and a knitted necktie, itself as select and genteel—this young gentleman, I say, attended to us in the most gentlemanly manner imaginable. The whole establishment, in fact, was composed of gentlemen only who aimed—or seemed to aim, at any rate—to do business only with other gentlemen.

"A house?—oh, yes, indeed!" our young

aristocrat brightly assured us. Inviting us to seat ourselves he at the same time begged me to inform him what locality I had in view and how large a residence I required.

I told him briefly, not to say negligently, "Something in the forties will suit me if it is not too far from the Avenue."

"Ah, yes! off the Avenue in the forties!" he echoed in a tone and manner exactly as if he had been Broadway's best, most cultivated walking gentleman taking his cues in his most elegant tea-scene act.

"Not too large a house," I explained. "Say, one of twelve rooms about."

Possibly he had hoped better than this. "Ah, I see," he murmured politely, his manner just a shade less particular. "And about what rent would you wish to pay, may I ask?"

Not only could he ask, but I would answer him. "Ahem!" said I, clearing my throat. Then I told him.

In view of the gentleman's most gentlemanly bearing I did not say nine hundred.

Somehow in such a presence as his the amount seemed bourgeois, uncouth. There is a smoothness, a finish in round numbers that must appeal better to one of such smoothness himself, such perfection.

"One thousand dollars!" I said, and I wish you could have seen his face.

He gaped first—not clownishly, however. It was, in fact, a perfectly well-bred gape. Then one of the most cultivated gasps I ever heard fall from the lips of one truly cultivated fell from his. Afterward he parted his lips to exclaim, but immediately thought better of it. I recall, also, that he did an embarrassed little pas seul with his neat, highly polished tan Oxford ties.

"Why—" he began hesitatingly, and had said this when suddenly a great light seemed to dawn upon him. It lit up his face in relief. "Ah! oh, yes, naturally—a thousand dollars a month," he exclaimed.

I did not mean a thousand a month.

I meant a thousand a year, and, moreover,

when I'd said it I was conscious that Jennie plucked me by the sleeve.

Perhaps, as a small boy, you have prodded a turtle with a stick and seen it draw in its head and legs. I do not say the real-estate young gentleman essayed this with his head and legs. He did, however, draw into himself in a manner quite as complete.

Said he icily: "We have no such houses." "What! no small houses!" I exclaimed.

After a moment, as if by the pause he meant to give it weight, he launched upon me a retort that was crushing. I may describe it as an avalanche of ice.

"Aw! we have plenty of small houses, but none at a thousand a year. . . . Have you tried Harlem?"

I feel sure he sincerely pitied me. At any rate, after he had seen me crushed he advised me that of the houses such as I'd described the cheapest he had to offer rented at thirty-five hundred a year.

Jennie and I came away from there. I was

conscious as he bowed me out that I was red to the ears. Jennie maintained a discreet silence, but once we had reached the street I exploded.

"Tommyrot!" I exclaimed. "That fellow had nothing to offer and was just putting on airs. We'll try some other agent."

We found another shortly. It was round in Forty-second Street, and less elegant than the other both in situation and refinement. An elderly man, whiskered and wearing a skullcap and seersucker coat, received us. He neither patronized nor snubbed us, nor yet did he manifest well-bred amusement when I mentioned a thousand a year.

"Sorry, sir," he remarked briefly, "but you'll find nothing for a thousand a year short of Harlem or across town close to the rivers." There he glanced at Jennie. "Over by the river wouldn't suit your lady, I'm afraid. It's a pretty grimy, grubby neighborhood."

Rather than surrender, though, I asked to see what he had. Accordingly he filled out

half a dozen permits, and armed with these Jennie and I sallied forth. Still she kept silence. It is my belief, however, that she knew beforehand what faced me, yet wished me to learn for myself.

The first house we looked at was enough. It was a three-story affair faced with greasy, grime-stained brick, hedged in on one side by a tenement and on the other by a livery stable. Three doors east of it a corner beer groggery exhaled scents certainly not of Araby the blest, and in and out of the doors of this flyblown den lurched equally frowsy men and an occasional drab slattern.

"Jim," said Jennie at this point earnestly, "in New York lots of nice people live in apartments. Why can't we look at a flat or two anyway?"

"All right," I agreed grumpily. "It seems pretty certain we can't afford a house."

However, if we were reduced to the level of living in a flat I determined that at the least we should pick and choose from the best. Nine

hundred a year certainly would give us our choice of a variety. "Of course, Jennie," I remarked thoughtfully, "the rooms in a flat will be small, so we must take a large flat. Twelve rooms won't be a bit too big for us." I also asked that the flat should be centrally located.

In a side street close to Central Park we found an apartment that looked really suitable. The building was big and there was about it an air of refinement that at once caught me. Certainly it was a flat-house that bore no resemblance to the double tenement of the bystreet villa back at home. The entrance was of fine chased marble. Liveried attendants stood at the door, and in place of the usual always grimy janitor a businesslike person. suave and deferential and clad in a well-cut business suit, showed us the premises. "On the fifth floor we have an apartment of twelve rooms and three baths. . . . Will you step this way?" he inquired deferentially, and bowed us into the elevator.

I saw Jennie's eyes begin to roam about her. As for myself, I eyed the surroundings, the richness of the decorations, with casual, utterly innocent interest. I was merely struck with the idea that, for a flat, the place looked rather luxurious.

As soon as I saw the apartment itself I was really charmed. I was, in fact, pleased far beyond my anticipation. In one room real tapestry hung upon the walls; in another—a bedroom—silk replaced the usual figured paper. The dining room, too, was a marvel. It was paneled with oiled mahogany, while elsewhere throughout the flat all the woodwork was heavily enameled in white. Rich cut-glass globes ornamented the finely wrought chandeliers, and mirrors of the thickest and clearest plate reflected our figures on every side. Best of all, each and every room was light. A perfect flood of sunshine poured in through every window.

I stood in the paneled dining room and my mind's eyes pictured it filled with my guests.

It was with difficulty then that I held back a smile of satisfaction. Glancing about me with affected unconcern I turned to the superintendent.

"Why, yes, this does very well," said I blandly, in an offhand way. As I said it I saw Jennie bite her lip, stare at me for a moment, then edge out of earshot. I know now that she guessed exactly what was coming. "Yes—this is about what I'm looking for.... What rent do you ask?"

The superintendent drew out a notebook. "We supply refrigeration and electric light. Gas is extra," he announced. Then—and the words fell from him as lightly as if he mentioned carfare—then he added negligently:

"The rent is five thousand dollars per annum."

I spare you the remainder. Somehow I got out from under, escaping the place with at least a remaining shred of self-respect. Five thousand dollars a year—Gad! Had I been nipped taking money under false pretenses I

could have felt no cheaper than I did on emerging from the place.

That day we found another flat. It was in One Hundred and First Street west of Broadway. A negro hallboy in a greasy uniform yawned in our faces as he showed us through it. There were seven rooms and a bath. Two of these rooms looked out on an air-well. Taking it altogether it was the one possible habitation offered at nine hundred a year.

Jennie critically inspected it from the parlor back through the kitchen to the maid's room.

"Fine!" she whispered, pinching me on the arm. "I can do splendidly with this."

I had my doubts. However, nine hundred a year was the most I felt I could spend on rent. Eventually Jennie's enthusiasm revived me. The flat, of course, would look far better when it was furnished. Besides, even if the bedrooms were dark we'd have lots of light in the drawing room.

"Oh, well," I mumbled weariedly, "I suppose it's the best we can do."

Jennie looked at me with a smile. "Yes, Jim; it's a bargain at nine hundred a year."

I never saw the place again. At dusk we left it to go back to the Waldorf, there to dress for the dinner that night at Sherry's.

#### CHAPTER VI

ROMPTLY at a quarter to eight Oglebay's car arrived. I tingled with a little touch of exhilaration as I took down the telephone and heard the operator say: "Your motor's at the Thirty-fourth Street entrance, Mr. Agnew."

"I'll be down directly," I responded, affecting an air of unconcern I nowise felt.

Jennie's one dinner dress was her wedding gown. With her own hands, unaided, she had cut and altered it skillfully, converting it to its present use. It was a pretty dress, I'm sure, but long before this its prettiness had palled on me. I knew it too well. I had seen it far, far too often. There was no denying, though, that in it Jennie looked very fetching. The tint of the white satin was just right to show off her rosy cheeks, the color of her deep

gray eyes, the softness of her girlish arms and throat. If I were not proud of Jennie's dress at any rate I was proud of my Jennie that wore it.

"You look bully, dear!" said I buoyantly. It was the truth, moreover. I'd never seen her looking better.

Jennie turned from the tall pier-glass in which she had been critically eying herself with a little puckering of her brows. "Do I? I'm so glad!" she answered, smiling as if reassured. "I was afraid the dress was getting a little out of date. I guess not though," she added lightly.

Out of date? Jove! It was at least five years old. As I helped her on with her wraps I, too, eyed it critically. There was a worn spot where the back laced together. It was the first time I'd noticed it, and I wondered whether the other guests would see it.

Oglebay's car I shall always remember. I recall it especially inasmuch as it bore me straight into a new life, new scenes, new ex-

periences. It was a limousine, big, of foreign make and costly. One knew it at a glance to have been built from a special design. was lined throughout with dove-colored cord almost like velvet to the touch and otherwise was as dainty as a boudoir. A cut-glass vase filled with pale pink roses and a spray of fern hung from the front window-casing; beneath it was a silver-mounted morocco case fitted with other cut-glass ornaments, vials containing smelling salts and perfume. A small, jeweled dash-clock of finely wrought French gilt ticked on the front panel, and within easy reach of the hand was a silk speaking-tube with a silver mouthpiece through which to communicate with the driver.

The car, in effect, was not a man's car, and Oglebay was unmarried. To have a toy such as this, a limousine, was merely part of the game, the game of riches. I imagine, however, it must have been an excellent investment besides. In Oglebay's garage were two other cars, a runabout and a big motor with a tour-

ing body. These and the limousine were put constantly at the disposal of his friends—mainly his business friends. In the open cars he took favored clients on a whirl up through the country. The limousine he devoted to their wives.

Jennie was enraptured. She sniffed the roses, rubbed her cheek on the soft, velvety cord, tried the salts and perfume, and for a moment I feared she meant to experiment with the speaking-tube. I began to see now—at any rate I thought I saw—what the something was Jennie would do had I the money to let her do it. She was still exclaiming delightedly when we drew up at the restaurant. Oglebay had yet to arrive. In the foyer a few smartly dressed women sat waiting, negligently staring at each fresh arrival. Not all were in evening dress. It was late June, you remember, and some women were even in blouses—handsome, of course, yet still blouses.

One group in particular at once caught my attention. It comprised two men and three

women. Two of the women had on street costumes, quiet yet smart to an extreme. One knew indisputably that the dresses, for all that quietness, had cost something. A string of matched pearls, small but faultless in color, adorned the first of these women, while there dangled in the ears of the other a pair of emeralds that would have paid the ransom of a Burmese prince. The third woman—she in the dinner dress, a soft, clinging effect of pale gray, cloudlike silk—wore but one gem. It was a diamond pendant, a single stone, large but rather yellow and coarse.

As for the two men, each was in flannels with soft shirts, colored ties and tan shoes. In contrast my evening coat and white tie looked conspicuous. They were big men, but in their bigness was a difference. One was fat, a mere soft and flabby bulk, while the other was all brawn and muscle—a well-kept, clean, vigorous fellow, clear-eyed and stalwart.

It was Ainsworth, my old classmate, the last of all persons I'd expected to see.

"Jim!" he cried, and came blundering toward us, as blushing, as shy and delighted as a schoolboy. Meanwhile, the other man and the three women sat and still eyed us casually. Ainsworth was genuinely glad to see me. "This is Jennie, isn't it? Mrs. Agnew, I mean!" cried the big hobbledehoy, reddening furiously as he corrected himself. Jennie knew him at once. "Of course it's Jennie," she laughed gracefully. "And you're Butch Ainsworth, the Big Wagon," she added, giving him his college nickname. "You see I know all about you!"

He fairly beamed. "I call that real pleasant now," rumbled the awkward colossus, in his shyness falling unconsciously into the down-East vernacular of his early youth. "Say, you come over now and get acquainted with Prentiss and the ladies."

My ear alertly caught the name Prentiss. So this was Oglebay's partner. As it happened to be my first sight of him I stared with interest. Ordinarily the mind pictures

the successful financier—Prentiss was truly successful—as a lean, hawk-eyed figure, a machine, a bloodless mechanism rather than a man, chary in speech and responsive only when the dollars jingle. The truth is, such men are in Wall Street surprising by their rarity. Prentiss was fat, as I've said—all grossness, heavy bulk. A more loquacious, not to say jocose and familiar, person I have rarely met. That is, he was such, at all events, when things were going his way. A bartender then could not have been more friendly. It was his business to be so. When things were not going his way, however, Prentiss was a bit of the bear—that or a fretful porcupine.

Though in age only forty he was an old bird in the Wall Street game. Self-made, like Ousley, he too lacked a college education; and, again like my former employer, he had begun at fourteen as an office boy, from then on impetuously forging ahead. Here, however, the likeness between Prentiss and Ousley ends. Ousley aimed neither at being a good fellow

nor at being a good mixer; in fact, I suspect he would have disdained the title of either. But Prentiss—— Well, there is a multitude of good fellows, good mixers, in the Street. That you be one is almost a requisite to success.

And Prentiss' success was indisputable! Indeed he would assure you of it himself; though, to be sure, he could well have saved himself the breath. As is the case with so many in the Street, his appearance—his dress, manner, expression, even the way he was barbered—everything, in fact, fairly shouted the information.

I've often wondered what brought Prentiss and Oglebay together. Away from the Street the two had exactly nothing in common. Prentiss spent his nights mainly along upper Broadway, while all of Frank's leisure was put in at dawdling, as I once heard a hanger-on express it, among the faubourgs of Fifth and Madison Avenues. I don't say he was a social climber. I mean merely that he was welcomed at good houses, among good people, and was a member of several good clubs. A good

club helps a lot in the Street. If one has high social connections these help even more. Understand, though, one must not mix the two mix Wall Street with one's social life. Drumming up trade in a drawing room is part of the game, yet none dares do it openly. Nor may you mix your two kinds of friends, business and social. There was one broker, a member of New York's best clubs and noted as a leader of the four hundred's cotillons, whom at noon I have seen slapping a customer on the back, and in the Avenue at five o'clock the same broker I saw cut dead the selfsame customer. Of course it may in the mean time have happened that the customer had been cleaned out. I do not know. I merely report the circumstance.

But I return to Ainsworth.

Here he was now presenting Jennie to the others, and a blundering mess he was making of it too! In the midst of this I saw Oglebay enter.

Apparently Frank did not see us. Two
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women were with him and together they passed down the wide room. Prentiss gaped unaffectedly, while the woman beside him—she in the dinner dress—stared openly, all agog. Somehow I sensed the fact that these two others must be persons of note, personages, though they were indeed in street gowns, inconspicuous, even more quietly robed than the bloused and hatted pair with us. Oglebay, oblivious to our presence, walked with these friends as far as the main dining room. As they passed I heard the woman at his right say in a low, modulated voice that still carried far: "Not dining with us then?"

He shook his head. Then Oglebay said something, what I could not hear; yet it seemed to me I saw his lips frame the words: "Business friends."

"What a bore!" the woman murmured.

Ainsworth's voice recalled me. "Hey, wake up, Jim!" he laughed, or rather rumbled in his big, hearty voice; and I turned to find the two in blouses smiling at me. The other, Mrs.

Dinner Dress, was eying me also with a smile—superciliously.

The lady with the matched pearls was Mrs. Parmlee. She was a big woman, rather dull, I thought—the wife, I learned later, of one of Oglebay's best customers. Parmlee himself I never saw. He held some sort of a high position in the insurance world, and—for reasons best known to himself—communicated with Oglebay's office by telephone rather than in person. At the moment he was out of town.

As a matter of fact each of the women owed her presence to a business reason. Mrs. Hodge, the lady of the emeralds, was the wife of another of Oglebay's traders.

Mrs. Hodge—Amy! Even now I recall our first meeting with a vivid sense of its pleasure. If ever a woman was born to enjoy life it was she. I will not say that she enjoyed it intellectually or that the life she led would appeal in any way to cultivated minds. The fact is, enjoyment was Mrs. Hodge's one and only

pursuit, and she got it—without stopping to think—by whatever means was handiest.

She was a plump, roly-poly person with flashing white teeth, big and innocent gray eyes and the features of a child. She seemed to have been born to laugh. Good nature radiated from her presence, and in all the time we knew her I fail to recall hearing her make an unkind speech against another. Her age was about Jennie's.

Both husband and wife were New Yorkers by birth. Hodge, a lively rattletrap in his ways, was still shrewd and alert in business dealings. He had quit a small but prosperous business in the metal trade to become a Wall Street speculator. Reversing the usual order of things, however, Hodge not only had made money, but seemed to be able to hold on to it.

Jennie and I were at once attracted to the pair. They seemed to personify in every way that brighter, happier life I had come to New York to get. They were very friendly, Mrs. Hodge especially so. Certainly she had no

airs. I believe Amy would as cheerfully have rubbed elbows with a charwoman as with a countess—that is, if the charwoman were amusing. Likewise, the countess.

There was a plenitude of airs, however, about the other lady, she in the dinner dress. Mrs. Figler was wife to Mr. Figler, Oglebay's downtown manager. One needed but to glance at the lady to know her sort, for in New York there is a legion of Mrs. Figlers. Each and every day is begun by them with a feverish, consuming study of the social column; on Sundays they gorge, revel in it. Not a notable in all the smart world of New York society lived unknown to Mrs. Figler—by hearsay at any rate.

Figler drew six thousand a year and at least a half of this he and his wife spent on dress and in Fifth Avenue and Broadway public places. They were assiduous "first nighters." Few of their friends ever saw their home. It consisted of a parlor and bedroom in a West Side apartment hotel. But for a

recent-and luckless-stock venture of her husband Mrs. Figler would not have been at the dinner. She would have been at Narragansett Pier. I presume you know the type.

Turning down the corners of her mouth, Mrs. Figler bobbed her head at me.

"Oh, howdy-do," she murmured indifferently. I knew then that at least one of the guests had seen the worn spot on Jennie's gown.

Oglebay had just left his other friends. Looking suddenly toward us, he advanced with outstretched hand. "Why, here you are!" he cried, his tone surprised. Laughingly he elbowed the embarrassed Ainsworth to one side and warmly greeted Jennie. Prentiss had merely grunted when presented. At college it used to be said that Oglebay's smile could charm a bird off a bush. Now I saw little change in its cordiality.

Mrs. Figler edged up to him, a simper on her face. "Oh, we saw you!" she laughed mincingly, her tone exactly as if she'd said 128

"Naughty! naughty!" and tapped him on the arm. "That was Tessie So-and-So you were with, now wasn't it?"

The name she mentioned was that of a noted fashionable. A slight frown contracted his brows.

"Possibly," he murmured. Though his tone was polite, his annoyance was still evident. Mrs. Figler flushed at the rebuke; she folded up exactly like a fan. "Where's Pete?" Oglebay inquired.

Pete was Mr. Figler. Before she could reply her spouse answered in person by emerging from the neighborhood of the bar. With him was Hodge.

If you lack an image of the usual broker's tout, Figler perfectly fills the bill. For years he had been a Wall Street hanger-on and the life had set its mark on him. Though in age over forty, he had the light buoyancy of a college freshman, a steady flow of high spirits to which were coupled the fawning manners of a lapdog. His face was dark, almost Latin

in its hue, and cadaverous, not to say lean and His manner was apologetic, and when he spoke he smiled constantly, even when you insulted him. Behind the smile, though, there was less earnestness than cunning, and one also often detected in the smile a little shadow of care. Duns pestered him constantly. He was run to death by them. Even so, Figler always talked big, though always, too, his hearers knew it to be bombast. Still, his affability was pachydermatous. "Good old Oglebay!" "Good old Prentiss!" It was even "Good old Agnew!" too, when Figler had no one else to fawn upon. But, as is often the case with brokers' touts, all Figler's good nature was purely surface. He meant to trim you if he could. Even in the small club to which he belonged, not even his clubmates were safe from him. There every afternoon, from four to six, Figler could be found, playing either pool at a dollar a corner or bridge whist at ten cents a point. Inasmuch as he always picked his opponents, he almost invariably won.

"Here, Figler," Oglebay curtly ordered, "you go tell the head waiter."

Our table was in the center of the room. It was specially decorated, and from that and the anxious deference of both the head waiter and his aides one saw instantly that Oglebay was a known and favored patron.

Frank nudged my elbow as we entered the room.

"Sorry not to have a few of the old crowd, Jim. They're all away. Ainsworth I just happened to meet down town."

I answered that it made little difference. I was glad to see him and to meet his partner. Oglebay nodded brightly.

"Lots of time yet, though," he added. "Later on we'll have plenty of chances to get the gang together."

The dinner was a great success. Mrs. Hodge sat at my right, chatting amusingly—incessantly, I may add; on my left was the big and dull, yet pleasant, Mrs. Parmlee. Across the table I saw that Jennie, too, enjoyed her-

self. She sat between Oglebay and Ainsworth, and next to Ainsworth was Hodge.

Poor Mrs. Figler! Now pensive and detached, she found herself hedged in between her husband and Prentiss, who for the moment had on one of his fits of bearlike grumpiness. The dinner was an old story to her. She was there only for business reasons. It was cruel of Oglebay, I think, not to allow her at least once to meet his social friends.

But I, who then knew nothing of New York's distinction between social and business friends, merely wondered that Mrs. Figler should look so downcast. I saw her even glance at us with disdain. Presently, however, the lady revived. Jennie, smiling mischievously, was relating our day's adventures in search of a home.

"Only twelve rooms—imagine!—and they asked us five thousand dollars a year!"

Inwardly I writhed. Rather tactless of Jennie, I felt. Oglebay smiled politely. "Rents are ridiculous in New York, aren't they?"

Then Mrs. Figler raised her drooping crest. At the same time she also raised that languishing voice of hers.

"Have you seen the new Mogador apartments? Some friends of mine have taken an apartment there. They pay fifteen thousand a year."

A distinct pause followed. Though Mrs. Figler's tone was offhand, casual, it could be seen how much satisfaction she got from her statement. Then she sighed. "You can get anything in New York—if you have the money." As she spoke she raised her brows briefly in Mr. Figler's direction. I should hate ever to have Jennie fling me such a glance. Figler winced.

Mrs. Hodge relieved the strain. "Fifteen thousand a year? My! Why, that's more than Sam makes in a month!"

Sam gave his wife a profound wink.

"Nix, child wife, not this month!" chuckled Sam.

Together they laughed. "I forgot!"

bubbled Mrs. Hodge, who felt consciously of her emeralds, then blushed.

There was a good deal of the bulldog about Mrs. Figler—in conversation, I mean, as well as other ways. Having once got hold of a good thing, she clung to it tenaciously. "Of course not all the flats are fifteen thousand. Some are as low as three thousand. I wonder you don't look at them."

The question was put at me. Before I could answer there was a diversion.

Cocktails had been served with the oysters. With a grunt Prentiss had snatched up his and gulped it down. In the same way he had given happy dispatch to the oysters. Thus fortified by both food and drink, Prentiss apparently revived.

"Hey, what?" he boomed in his loud, swaggering voice. "Say, Mrs. F., why don't you look at 'em yourself?"

There was a coarse innuendo in this that fell upon all like a dash of icy water. Mrs. Figler started. A tide of color swept up in her face,

then, with a struggle, she somehow regained her aplomb. "Mercy, man!" she exclaimed. "What would I want with an apartment like that? Why, it has eighteen rooms and four baths! I'd have to hire a housekeeper!"

"Aw, you'd keep a housekeeper, would you?" rumbled Prentiss contemptuously. "Well, I don't mean the fifteen-thousand kind. I mean the cheap, twenty-five-hundred kind. "Yes," he drawled, "I was wondering why you don't look at one yourself."

I imagine Mrs. Figler would have answered or tried to answer, had he given her a chance. "If some folks hasn't the price," said Prentiss with a loud laugh, "that doesn't mean others hasn't. I guess you don't know about Agnew here, Mrs. F."

I suppose you'll think this pretty vulgar—rough and raw, in fact. It was. But the name Agnew—my name! Why had he dragged me in? I found out soon enough. Any pretext suited Prentiss, for if there was one thing he lacked it was subtlety. His attack on Mrs.

Figler was merely the way he took to drag conversation into a channel that interested him. His next words disclosed his intent.

"Agnew can get what he wants, I guess. I'd have the same, too—yes!—if I was old Jessup Agnew's nephew!"

They all stared. Distinctly I heard Jennie give a little gasp. Oglebay, himself astonished, flashed at his partner a look of sharp annoyance—or warning, too. As for myself, I sat gaping like a country clod. Yet the bull in the china shop, so far from heeding, kept on trampling the crockery. "Say, old chap," he remarked, leering affably at me, "I hear your uncle's getting busy in Aches and Pains?"

Aches and Pains? It was a sample of the man's jocose wit. In the same way that he would have spoken of Steel Preferred as "Big Steal" and Steel Common as "Petty Larceny," he now referred to the Corn Products Company whose stock had just grown active.

But, if my uncle was again at his thimblerigging, if indeed he had a hand in the stock's

activity, I was the last to know it. Not that I confessed it, however. Instead, I sat there debating, and for the first time now a chill of apprehension shook me.

For I had guessed right. Oglebay had not brought me to New York out of sheer friendship only. Should I tell the truth? For a moment it hovered on my lips. Then before me rose an image, a clear and vivid picture.

It was a picture of myself. Together with Driggs, Agnew the clerk sat at a desk in a musty Ohio coal office, drudging away his life.

"Yes," drawled Prentiss carelessly, but with a half-tipsy cunning. "Something's doing in the stock. I guess your Uncle Jessup's going to mark it up."

There was a pause. My wits were working fast.

"Or down, maybe," Prentiss prompted insinuatingly.

Then I caved. I lacked courage to lie; I feared to tell the truth. Like any weakling, I fled to the middle course of weak deceit.

Said I with a laugh:

"Up—down, did you say? Well, if my uncle's getting busy you can make up your mind he'll do one thing or the other."

At once a burst of talk broke out round the table. "Huh!" grunted Prentiss, baffled. For the moment I'd staved him off; still I wondered how long I could go on dodging him. Prentiss had made a small sensation. None had known I was my Uncle Jessup's nephew. Mrs. Figler now eyed me with interest, not to say seductiveness. My position, so to speak, was established. Spuriously I'd put myself among those that money places. I awoke as if from a dream to hear Jennie exclaim in surprise:

"But why a larger apartment? Seven rooms seem plenty just for two."

Mrs. Hodge laughed amiably. "It isn't the number of rooms; it's their size. Western people that have been used to lots of space and air just perish in our New York flats. I don't know what sort of an apartment you've

rented, but take my advice—pick out one with at least a large drawing-room. When you entertain you don't want your guests literally tumbling over one another."

I think it was on the tip of Jennie's tongue to say she didn't mean to entertain. Possibly she realized it would sound ungracious. Mrs. Hodge rattled on.

"Sam and I started out in one of those West Side bandboxes—we didn't know any better. Our only idea was to save money—yes! It makes me laugh even now." Here both she and her Sam chuckled as if reminiscently. "I tell you, though, we got sick of it soon enough—skimping. Life's too short," Mrs. Hodge added decisively. "When I save I prefer to save in comfort." Her philosophy was self-evident. If indeed she was determined to get on in the world not even this ambition must stand in the way of enjoyment. "Anyway," she laughed, "what's the use of saving till one is earning something worth saving?"

Jennie laughed too. Then she said seri189

ously: "But we really do mean to save, willy-nilly."

Through all this Oglebay had maintained a polite interest. It was clear, though, how bored he was. Prentiss, lounging with one arm over the back of his chair, yawned openly; and I saw the Figlers exchange disdainful glances. Mrs. Parmlee, however, leaned forward, clearly intent on Mrs. Hodge's proclamation. So far, Mrs. Parmlee had said little; now she dropped an observation. "Not many in New York have the courage to save, Mrs. Agnew. I'm glad to hear you say it."

There was a significance in her tone rather than in the speech itself that made her words surprising. Mrs. Parmlee smiled faintly. "One never needs an umbrella till a rainy day," she added; "then one needs it badly."

I fancy many other women have felt this, especially the women whose husbands dabble in stocks. Parmlee, as I've said, gambled heavily in Wall Street.

Again as amiably as before, Mrs. Hodge 140

gave a little laugh. "I don't mean that you need spend recklessly all you make. No, indeed! But I do mean, just the same, there's nothing in living stupidly. And, more than that," cried the vivacious little woman, giving her brows a funny, serious twist of distaste, "stupid, dowdy people never get anywhere. Mark me now," said Mrs. Hodge decisively, "no one ever gets prosperous in New York till first they've learned how to look prosperous!"

"Hear! hear!" cried Mr. Hodge. "Regular little stump speaker, isn't she?"

A loud yawn echoed him. Prentiss, with no pretense of concealment, was gaping cavernously at the ceiling. Oglebay, too, had ceased even to show a polite interest. To be sure, it was rather unusual dinner conversation. Besides, I suppose he felt himself as far above it as I would have felt myself had I heard, say, a pair of housemaids discussing their weekly wages. Oglebay's eyes drifted to a distant corner of the room, where those two other women sat chatting animatedly in a party of

eight. In New York one may talk of money—that is, inferentially; but one may not talk of the want of it. Not only Prentiss and Oglebay were bored; the Figlers, too, had long ceased to heed us. Figler was signaling the waiter to give him more of the Chablis, while his wife's eyes followed Oglebay's across the room.

Mrs. Hodge broke off suddenly. "There's a vacant flat just under ours, just what you want. I'm going to send my car for you in the morning."

She had hardly finished when Mrs. Parmlee, after a queer, not too approving, glance at Mrs. Hodge, suddenly leaned toward Jennie. "If you're not doing anything later, Mrs. Agnew, will you lunch with me at one?" she asked.

Mrs. Hodge at once interposed. "Oh, but she's going to lunch with me!"

As she spoke, Mrs. Hodge made a funny little mouth of defiance at Mrs. Parmlee. Hodge grinned, while I smiled. It pleased

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me immensely that already the ladies were tilting to possess Jennie.

For a moment Jennie looked baffled. However, she was not called on to decide, inasmuch as Mrs. Hodge saved her the trouble.

"I spoke first," said Mrs. Hodge triumphantly; "I guess, Mrs. Parmlee, you'll have to try some other time."

Mrs. Parmlee sat back quietly. "Yes, some other time," she murmured. Her tone, however, lacked interest.

Through all this Ainsworth had remained a silent auditor. A stone image of the sitting Buddha could not have stared more impassively. At the tilt between Mrs. Hodge and Mrs. Parmlee his eyes had brightened a little; then, when Mrs. Hodge declared herself victor, he settled down in his chair almost with a shrug.

Conversation at this point became general. As New Yorkers they talked of the things that make up New York life and living. It was talk I hungered to hear. Jennie, too, I saw,

was exhilarated by it. Much of it was perhaps beyond us, but we were learning now. In Ohio, as I've said, money talks. Here, I began to see, it also talked, but more politely. Instead of shouting—as in Ohio—it spoke in a cultivated, lower tone. One heard it just as clearly.

I learned one fact beyond question of a doubt. In New York, to save, to be thrifty and far-seeing, stamps one as bourgeois. If you save you must save secretly. It is not a thing to be known.

I've said the Hodges saved their money. They did—and they didn't. Hodge told you he invested his. It is a broad distinction. A wide gulf exists in New York between those that save and those that invest.

These people did not talk of money—that is, none but the Figlers, who hadn't any, and Prentiss, who had nothing else. By inference, though, every topic they touched on denoted cash. All but the Figlers and I had motors, Ainsworth included. All but Ainsworth talked

of their motors; and motors, at any rate the kind they had, mean money. They talked also -and as lightly, unconcernedly-of expensive travel, of trips abroad, of jaunts to Palm Beach, Monterey, the Hot Springs, and so forth. They spoke of London, Paris, Rome, the Riviera and all the rest of it, exactly as if a trip abroad meant no more than a week'send run into the suburbs.

To be sure, plenty of my Ohio friends enjoyed as much. At the same time, though, when my Ohio friends talked of this it was in a tone as if they themselves were astonished at how much they themselves had seen. For months, perhaps years, at a time they lived perfectly humdrum, ordinary lives, then they made a splash! Either they went abroad or they hied even more expensively to some American resort, and for a brief period blew in their money like sailors. Their splash was a large event, an epoch in their lives.

But in New York—well! With the Hodges, with Oglebay and Prentiss as well-in fact,

with all of each class they represented—the case was different. It was a case of splash every day in the year. Even the Figlers attempted it. They made their little ripple. It was in the air.

Halfway through the dinner I was already figuring mentally how much I must have to buy my wife a limousine!

It was close to eleven when at last we arose. One more surprise awaited. As we left the table that other party in the room's distant corner followed us. The lady I have described as Mrs. So-and-So was in the lead. She overtook Mrs. Parmlee at the door. "Hello, Mathilda," she murmured with a friendly smile; "still clinging to town, I see." Mrs. Parmlee nodded. "Yes. Even in summer I can't get over being fond of home," she laughed.

Mrs. Figler could hardly restrain herself. "Why, do you know her?" she gasped as the woman passed on. A faint gleam showed itself in Mrs. Parmlee's quiet eyes. "Oh, yes," she answered, her tone ordinary, quite unim-

pressive. Mrs. Figler gasped anew as Mrs. Parmlee turned to nod familiarly to two or three others in the party.

I, too, began to wonder. Months later I still was wondering that Mrs. Parmlee should have been a guest at that first night's dinner. Ultimately I learned the reason.

I will not say that Oglebay meant deliberately to wash his hands of us—that is, socially. Three types of women were asked to meet Jennie. There was Mrs. Figler, who was merely vulgar; the happy-go-lucky Mrs. Hodge; then Mrs. Parmlee. She was the one big-minded woman in New York that Oglebay knew at all intimately. Had we responded to her quiet advances I dare say this story would have been different.

Our party scattered at the restaurant door. A quartet of motors awaited us. There was our car—or rather Oglebay's; a large, white-bodied touring car for the Hodges, and a small electric brougham for Mrs. Parmlee. At the tail end of the procession came a public taxi in

which the Figlers embarked. Prentiss, meanwhile, had shambled off toward the bar. As Mrs. Parmlee's brougham drew up at the curb she suddenly held out her hand to Jennie. "May I come to see you soon—very soon?" she asked. Jennie answered, "I'd be delighted!" gratefully.

Mrs. Hodge gave me a hearty handshake. "You're dining with us to-morrow—the theater afterward, you know." I didn't know. Obviously Jennie and she had already grown busy. With a clatter and a hoot the big white-bodied touring car swung perilously into the avenue.

"We've had a bully time, Frank," I said impulsively to Oglebay.

"Glad to hear it, old chap. Pleasure to have had you," he answered. As he helped Jennie into the limousine I turned to Ainsworth. "Going anywhere, Butch?"

"Yes, to bed," the big fellow grunted unamiably. He was staying at a small hotel far down Broadway. When I offered him a lift

he shook his head. "No. Need the exercise," he rumbled.

I wanted to see Ainsworth. It was a long time since we'd had a chance for a powwow, and on the morrow he was returning to Providence. Telling Jennie not to sit up for me, I gave the chauffeur the direction. The car whirled off down the avenue, with Jennie reclining gracefully among its cushions.

Oglebay left us at the corner. "See you at the office—ten o'clock," he said carelessly. Hailing a passing taxi, he was borne northward to his club; and linking arms with Ainsworth I turned to the south.

For a block or so the big fellow was silent. Then in the midst of something I was saying he suddenly cut me short. "Say, Jim," he growled crustily, "what you going to do in New York?"

"I?" Hadn't he heard already I was going into Wall Street?

"Yes, I know that all right," he answered heavily. "It's what made me wonder."

Somewhat astonished, I asked him what he meant.

"Nothing much," he grunted. "Kind of surprised me, though, that Frank took you on. Plenty of others would have liked your new job."

I called Ainsworth's attention to the fact that Frank and I had been roommates at college, that we were friends of old.

"Yes, I know," said Ainsworth slowly, "only Frank ain't strong on the old crowd. I guess you wondered a little that a few weren't asked at the dinner."

"Why, they were all away. He said so," I protested.

Ainsworth smiled a little. "Frank's all right," he rejoined. "Yes—but just the same he gets what he wants when he goes after it. You remember what he was at college."

Ainsworth was right. Oglebay had been a perfect type of the college good fellow. To gain his own ends I'd known him to hobnob even with the grinds—the polars, as we called

them. "Say, Dot," Ainsworth had once growled at him, "I'll be switched if you ain't a regular politician, a glad-hander for fair."

What he said now was in line with that old remark. Having no more use for the old crowd, Frank had quit it. That is to say, he had quit some and some had quit him. Ainsworth was truly a blunt citizen. I learned much. What he said to me, however, he would as freely have said to Frank himself. "Maybe Oglebay's not all to blame, though," he added reflectively; "Wall Street's a rotten game. You can't rope in your friends to gamble and expect them not to kick when they're trimmed."

In other words I learned that Oglebay, like more than one other college good fellow who goes into Wall Street, had used his popularity to drum up trade. And why shouldn't he? By common consent it is the approved thing down there.

Ainsworth gave another grunt. "Forget it!

Frank's able to look out for himself. What's got me guessing is you!"

By now I was a good deal irritated. It was this same straightforward bluntness that had made Ainsworth liked by the old crowd—myself among the others. Now, however, that I was in part a victim of this bluntness, I found it less commendable. "You don't say!" I retorted caustically. "Well, you needn't worry yourself."

He gave no heed. "Just the same it does worry me, Jim. I can't see yet why you flung up your old job—yes! and to go into a stock-dabbling joint besides!"

I disliked his terms. I disliked, too, the tone in which he said them. However, I gave him my reasons why I had left Bloodgood & Ousley's employ. Personally I'm afraid I made rather a mess of it, too. Ainsworth listened quietly, then made another sententious comment.

"Sure it hurts to be only a clerk," he agreed, and instantly qualified the speech—"I mean it 152

hurts if you know you're no good for anything else. But it's nothing to be ashamed of. And another thing," added Ainsworth; "I thought you were doing fine, getting right along."

I laughed. Had I remained with Blood-good & Ousley I should have been a clerk all my life.

"Well," returned Ainsworth, "I was told different."

"Pshaw! Who told you?" I demanded.

Ainsworth pursed out his lips and looked down at me. "Ousley," said Ainsworth.

The revelation, coming as it did, was to me like a clap of thunder. I'd supposed—or, at any rate, I'd grown to believe it as so—that Ousley had little use for me.

The two, Ousley and Ainsworth, had met abroad only three months before. Ousley's one passion was paintings. He would have denied it, I'm sure, in business circles, but secretly the man's delight was a canvas—a good canvas. He haunted the art galleries, and in the Luxembourg he and Ainsworth, as Americans, had

gravitated together. In the course of their talk Ainsworth had mentioned college. "I'd have liked a college experience," Ousley had said simply, "only I couldn't go." Then he'd asked whether Ainsworth knew me. Ainsworth had nodded, but hadn't said how well. "Getting along all right?" he inquired, and Ousley answered: "Yes! He's doing fine!"

I fell silent. Even though my new place was so much better, not only in pay but in dignity, I still felt a twinging qualm of regret. Somehow I felt as if I'd made a sacrifice.

Ainsworth changed the subject. "Quite a dinner Frank gave us, wasn't it?" he remarked, then added: "The talk, though, was a leetle beyond me. I didn't cotton much to those Figlers and Prentiss."

No, nor had I. "But the Hodges were nice, weren't they?" I rejoined.

"I guess they'll do, oh, yes," Ainsworth answered indifferently. Then he brightened. "But Mrs. Parmlee is sure fine. You and Jennie ought to get real fond of her, Jim."

"Why, do you know her well?" I exclaimed, surprised.

He shook his head. "No such luck, only I've heard a lot about her."

Moreover, what he knew hugely interested me. "She lives in a big, old-fashioned house down near Washington Square," said Ainsworth, "and knows every one in New Yorkall the swells, I mean. What's better, though," he added, "she knows a lot of people that are doing things, scientific chaps and fellows in politics, then a crowd of folks that write and paint. A man I know goes there a lot. He says every one talks about everything, so that you never know whether the one next to you writes music or builds railroads or whether he's a millionaire or teaches in a school. Frank used to go there a lot till he got all the crowd catalogued. Then he tagged on after the sociables—the moneyed swells, you know."

I made up my mind that Jennie and I must cultivate Mrs. Parmlee. To be sure, I cared little about her high-life acquaintances. I was

interested in the others. I felt that it would amuse me to know even the writers and painters. Mrs. Parmlee, I decided, would be among the first that I'd have Jennie ask to dinner.

Instantly with the thought came another thought. It was an image, a full-sized picture, frame and all, of Mrs. Parmlee toiling all the way northward from Washington Square to One Hundred and First Street, all for the sake of dining modestly with a modest couple in a modest, not to say dingy, nine-hundred-dollar uptown apartment!

And would she? By the same token, would even the good-natured Mrs. Hodge care to do it more than once?

"Well, so long, Jim," said Ainsworth as we shook hands at the Waldorf door. "I guess your Jennie won't let you take any wooden money. Only you keep your eyes skinned here in New York. It's no place for small children."

Jennie had disobeyed me. She was still sit-156

ting up and in her eyes was a little cloud of trouble.

"Here! what's wrong with you now?" I demanded.

Jennie thoughtfully stared at the wall for a moment.

"I've been thinking, Jim. Mrs. Hodge has asked us to dinner to-morrow night, then to the theater. On Saturday I'm to lunch there and play bridge. Besides, on Sunday they're going to take us out on Long Island in their motor."

"Well, what of it?" I asked.

"Why," said Jennie reflectively, "we can't accept all this without doing something in return."

"Certainly not!" I emphatically replied to her.

"Well, then," suggested Jennie, "why shouldn't we give them a little dinner Friday night here at the Waldorf? It won't kill us if we keep our rooms till Saturday."

"Of course not!" I said. "The very thing."
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"I think, too," said Jennie reflectively, "that we should go to a roof garden afterward. But mind now!" she added quickly, "we mustn't stay here one day longer than Saturday."

"Not a single day!" I agreed.

#### **CHAPTER VII**

of New York, or rather that part of New York life to which the Hodges introduced us, was in more ways than one a revelation. In effect, briefly, it liberally expounded the text, "Eat, drink and be merry." Its philosophy, however, embraced no thought of to-morrow. They—and in time we as well—lived entirely in the present.

These people were not fast; they were merely quick. Inactivity bored their active minds. At the same time, if the life they led was not exactly wholesome it was still never scandalous. They lived thoughtlessly, carelessly, but it was always openly.

The Hodges' apartment was in Park Avenue close to Central Park. The building was one of the best. Marble, bronze, gilt, enam-

eled woodwork and other costly fittings predominated. Evidently the architect had striven his utmost to bury the least hint of modest simpleness. In other ways besides the service, for example—one saw the same effort. Liveried attendants—they were English, too—stood at the entrance; the carriage man on guard under the glass portico was a real functionary; and even the boys that ran the elevator were trained, responsible servants. In their maroon, scarlet-piped uniforms topped off with white cotton gloves they looked always spick and span, spotlessly whisked to the last straw. The first time I saw them I blushed to think of the greasy negro that had yawned Jennie and me through the cheap nine-hundred-dollar flat uptown.

I didn't take that flat. As I've said, Jennie and I never again set eyes on it. Once we had seen the Hodges' home—had heard Mrs. Hodge's opinions on the matter—we felt it would never do for us to submerge ourselves in anything so cheap and dingy.

There were nine rooms and three baths in the Hodges' home. It was on the eleventh floor; and in New York the higher up you go the higher go the rents. Hodge paid four thousand a year. Of the nine rooms, all but the kitchen, the servants' quarters and a guest chamber opened on the street. The three others faced a court. It was a deep, narrow court and quite dark as well. As in a mine shaft, daylight entered its depths only for a brief period at midday. However, this was the one, the only drawback—as Mrs. Hodge assured us-that the apartment house possessed. Otherwise, in its style, its smartness and the luxury of its appointments it was exceptional. As Amy said-Mrs. Hodge, you know—it was a home into which you might ask anyone.

Personally I wanted an apartment like hers. On the eighth floor one was vacant, but naturally the rent was beyond me. However, in West One Hundred and Twelfth Street I found an almost identical suite. All its win-

dows were on the street, its nine rooms were even larger and more airy and, what is more, the rent was only sixteen hundred dollars. The agent offered it at fourteen hundred dollars if I would sign a three years' lease.

"Gracious, man!" Amy exclaimed, horrified.
"One Hundred and Twelfth Street! Do you want to bury yourself alive? Why, up there you'd never see a soul!"

"Yes, but look here!" I retorted. "I'm not going to pay four thousand for an apartment. At that figure I'd rather have a house."

Incidentally I didn't say four thousand was more than I could afford. For, by this time I'd learned that Amy and Amy's friends never mentioned what they couldn't afford.

"I know," answered Amy decisively; "but you've got to remember location's everything. If you don't care to pay four thousand why not look at one of the smaller suites downstairs?"

We did look at one. It consisted of a drawing-room, dining-room, one bedroom, a bath

and a kitchen, and a servant's bedroom. Everything in it was admirable, elegant. Its decorations were exactly as in Amy's apartment—rich to a degree. As it was in the rear of the house, however, all but the drawing-room looked out on the court I've just described. As for the drawing-room it was exceptionally large and ornamental. Moreover, the suite being on the fourth floor, the drawing-room windows did not face the court. Instead they looked out over the roofs of a row of side-street dwellings.

Amy made us see that a view, or rather the lack of one, was not material. As she said, our chief use of the apartment would be at night when the shades, of course, would be drawn. So we took the suite. Its rent was fourteen hundred dollars a year.

There was, in fact, nothing else to do. Especially was this the case since Amy had been so kind, insistently kind—so kind, I might say, as virtually to insist upon it. In the matter of everything else she was equally kind. "You

must begin right, you know," she declared, another result of this being that the one maid of all work we had planned developed into two. We paid twenty-five dollars a month to the chambermaid, who served also as waitress, and thirty dollars a month for our cook.

Jennie began to grow aghast. At each new arrangement that Amy arranged Jennie gasped the more.

"But, child!" exclaimed Amy, rolling her doll-like eyes, "you don't understand. Haven't I said that in New York, if you wish to grow prosperous, you must first look it? Of course," added Amy with a deprecatory droop of her heavy eyelashes, "if I seem officious now——"

The contrary rather. Amy knew New York, whereas neither Jennie nor I, as it had now begun to dawn on me, in the least knew it. I was sincerely obliged to Amy for her counsel.

Moreover, I saw no reason to disclose that I had only five thousand a year—that aside from 164

my salary I was penniless. Even had I confessed it I doubt if Amy would have minded me. She knew, and consequently it was at once known to her friends, that I—well, that I, to be frank, was the nephew of rich old Jessup Agnew. My position was flatly settled.

Of course this new way of living demanded a new adjustment of this schedule. Our rent now was fourteen hundred. Service at approximately fifty dollars a month was another six hundred, and the household bills I figured in at a hundred and fifty a month, or eighteen hundred for the year. This total of thirtyeight hundred dollars left a balance of twelve hundred flat. On this both Jennie and I must dress, amuse ourselves and our friends, find pin money for luncheons, cabs, carfare, and so forth. Decidedly it left me no chance whatever to save anything. However, as I pointed out to Jennie, there would be time for that later on. As soon as I learned the ropes—the ways, I mean, by which Hodge and his friends

made money—I'd make money, too. This also I said to her largely, magnificently.

"Very well, then," agreed Jennie. "If it's for the sake of your position, your future, we won't try to save for a while. But mind me now," she added, bobbing her head, "we must spend five thousand a year, not one cent more."

So at the rate of five thousand a year Jennie and I began.

Somewhere I've said that Hodge made money. He did; in fact, he made off and on a great deal of money. But there was this about it—in the world's larger meaning neither Hodge nor his friends had wealth. All had incomes, of course—some of them pretty good incomes, too—but the fact remains that not one of them possessed a fortune. However, the lack of one seemed to make little difference. Each one lived exactly—as luxuriously, I mean—as if the money he spent was the interest on large invested capital. Whether any of them saved anything out of their incomes I can't say. I doubt it, though. Each was a

consistent spender. Theirs was the class that makes New York's lavish night life what it is.

It was to this life that we were introduced. Not that I cared for it, but these were our friends, and we must do as they did. In short order I'd learned to expect nothing of Oglebay socially. Out of the office I never saw him. At the close of business he was as far away from me as if daily he went to Europe for the night. His path rarely crossed the path on which our new friends took us straying.

Take Hodge, for example. He was known to every head waiter from Washington Square to Central Park. One pays for this privilege, let me add—pays heavily. By tipping right and left, by buying lavishly and never questioning the bill, Hodge got what he wished. He achieved distinction. He had his pick of the best. The best table in the best restaurants always was his; the best waiters always waited on him. Every time Hodge and his parties entered a Broadway or a Fifth Avenue establishment a little sensation ensued. Waiters,

from the captains down to the omnibus, fluttered about him, and you saw at once he was a somebody. At any rate Hodge ranked high in the life, the society, he chose, and that apparently was what he sought. To be known—to be called by his name even by the usher at a Broadway first night—seemed to afford him no end of satisfaction. Restaurants and cafés were his clubs. He belonged to no others.

Amy seemed also to share this complacency. However, Amy had no delusions about it—dreams, for example, such as a Sherry dinner gave to Mrs. Figler. The life was to Amy merely a means of amusement. Least of all did she imagine that it led to social prestige. It didn't, she knew it didn't, and that it didn't still left her serenely, perfectly satisfied. To be utterly frank, Amy would not have bothered herself with the effort that social prestige entails. The bright currency of a saying coined by herself exactly states her case. "In New York, when you're out for a good time it's easiest to buy it ready-made."

I don't know what Hodge made a year. It may have been fifteen thousand dollars—possibly it was as much as thirty thousand dollars, even more. There was one queer side to it, though, a condition that showed through Amy and the other women in that life. It was this: If Amy and these others had everything in the way of dresses, gems, motors, and so on and so forth, one thing they lacked frequently—ready money! Unlimited credit was theirs, but they seldom had any cash.

Ultimately I learned why. Hodge—his friends as well—each and all the lot were using their ready money for all it was worth. Only when they'd made some exceptionally lucky stroke were they willing to convert part of their paper profits into coin. On these occasions, and they were rare enough, let me add, the wives for a while were flush. All the bills were paid, and further credit was established at the butcher's, the florist's, the dressmaker's, the jeweler's. It established also, I may say, confidence in other quarters—that is, between

husband and wife—between the money-getter and the spender of the money.

They fairly took one's breath away, Hodge and these other men. Extraordinary fellows! In their talk one heard of but one thing. It was "opportunity"—always opportunity, nothing else. One was a lawyer with a good clientèle; another was a doctor with a growing practice; a third was the high-salaried New York selling agent of a Western manufacturer. I mention these merely as types, for Amy and Sam numbered their friends by the dozen. However, though each man was active in some particular vocation, not one of the lot looked for the expected opportunity to arise in his own particular calling.

Sustained effort as a means of growing rich cut no figure in their minds. Either they were Wall Street dabblers, hopeful that in the market they would make a sudden killing, or if not that they had their eyes open for chances in some equally speculative field. They plunged on real-estate options, in mines and mining

shares. They took fliers in all sorts of ventures—any old sort, in fact—the various, most often visionary promotions of which New York seems to be a fruitful field. Of course each attended more or less to his own particular duties; otherwise he could not have escaped a downfall. The fact remains, however, that not one of them had his heart in his own special calling. Work was to them merely a means of existence until the happy day arrived, the moment when they had made their killing.

I have been at some pains to describe these friends of ours. They form a large class in New York City. They are big talkers and sometimes they even do big. But enough! From the moment that Jennie and I gave our dinner at the Waldorf to Hodge and his wife the fever that was in his blood, the thirst for sudden riches, seized me, too! I felt that some day Hodge—he or his friends—would help me to one of these opportunities. The thought had much to do with my future course. Inci-

dentally the five thousand dollars I'd once thought so much now shamed me by its smallness.

Amy, along with her other aids, introduced us to her tradesmen. I may say they were in keeping with Amy's means of living. Jennie was scandalized, utterly aghast at the prices they demanded. "Oh, yes," Amy said idly; "everything comes higher in New York." This explained, of course—though it in no way reassured us—why our first four months' bills ran far above the hundred and fifty dollars we had allotted. Jennie began to grow dubious. "Jim, you must not ask so many people to dinner," she announced, and added: "We mustn't have so many dinners either." Then she brought out the household bills.

I am like other husbands. I hate household bills. The drudgery of skimping, saving here and there on a beefsteak or even a chop, bores me stiff. All I ask to know about the bills is their sum total. My only concern was that the amount of them should not run above the al-



"'Look here, Jennie, I don't want to see your bills'"

lowance I had made. "Look here, Jennie," I said grumpily, "I don't want to see your bills. If you can't manage on what I give you I suppose I'll have to give you more."

Jennie said nothing. Presently, however, I began to note my words had made an effect. When we had guests our dinners were as before; when we were alone there was a difference. Dishes like boiled beef and cabbage began to make their appearance en famille; and I can still recall the air of supercilious disdain with which Norah, our waitress and chambermaid, delivered them to the table. However, at the end of the next month—it was our fourth in New York—the bills had come down appreciably.

"We've had less, and besides," added Jennie,
"I've been buying over in Third Avenue.
Things are much cheaper over there than in
Park and Madison avenues."

"Eh, what! You've quit Amy's tradesmen?" I exclaimed.

Jennie nodded, then laughed. "They rather 178

sniffed, you see, when I began buying corned beef instead of capons." Amy had said that no one ever thought of buying in Third Avenue. According to her it was the haunt only of East Side tenement bargain hunters. "But you can't go over there, Jennie!" I protested. "Can't I?" she retorted.

The fact remains, however, that even with Jennie's bargain-hunting our expenditures were not materially decreased. Jennie's domestic economy was apt, yet not even that could keep pace with our growing obligations. It was a condition of the life.

### CHAPTER VIII

OR six months this life went on as full of change and color as the changing images of a kaleidoscope. Hodge and his friends were assiduous entertainers. On one night there would be the theater, perhaps the opera, or more likely a roof garden or a vaudeville show. Supper always followed, usually on Broadway. Next night found us at Sherry's, the Plaza or the Waldorf. Other nights they—and we—devoted to bridge, or again Hodge and his friends were off up the road in their motors and we went along. None was ever idle. It looked as if they—we, too never rested. In New York, too, if one is active one can be active only at a cost. Be sure of this!

Amy and her husband were, to be sure, quite free-handed, a generous pair. Had I wished 175

it, I dare say we two might indefinitely have sponged on them. At any rate, I knew the Figlers did. Day in and day out—rather, night after night—Figler and his wife ate the Hodges' dinners, sat in the Hodges' theater seats, rode in the Hodges' motor, yet never so much as made even a pretense of returning this hospitality.

I was not like Figler nor was Jennie like his wife. We at least made some effort to pay our way. Of course it was beyond me to return Hodge's favors in the same scale on which they were given; still we must do our little. Hodge's bill for wine and cigars alone would have supported a family; a single dinner such as his wife gave would have maintained another family for a week. The flowers with which Amy decked her home in themselves cost enough to have dressed Jennie in style. And mark me! all this was not laid out merely with an eye to ostentation. Hodge thought it all literally a necessity. But this is not the point. What I seek to make clear is

that even the hangers-on in such a life pay heavily some way for the experience.

It was not only in our home that the drain began—and ran. Every time we and the Hodges met it meant a hole in my pocket. I recall one instance in particular that illustrates. It occurred halfway in our acquaintance, a night in November. Hodge on the spur of the moment had suggested a run up the road in his motor. Eight o'clock found us at an inn twenty miles up the Hudson River. The place was distinctive, distinctive in itself, in its kind, as a place for Hodge to seek. The house, an old-time mansion, had been converted into a hostelry, the bar and restaurant of which were main features. Hodge called for dinner, leaving its choice, as was his habit, to the head waiter. "Something simple, you know what," was Hodge's only recommendation.

The repast was as he had ordered, simple. It was served, however, with a delicacy, an art, that even Fifth Avenue could not have sur-

passed. At ten o'clock, after the cigars, Hodge called for the bill. I demurred at his paying it. It was my turn to stand treat, I insisted.

"Nonsense!" laughed Hodge, drawing out a pencil. Hodge always signed, in fact. Cash he rarely paid.

I still demurred. "All right, old chap," he promptly suggested. "Let's match."

To match was Hodge's favorite amusement. "Heads or tails?" he cried, and flipped a double eagle.

"Heads!" I called.

It came down tails and I turned up the restaurant check. The amount was twenty-two dollars and seventy cents—and besides there was the fee. The one bottle of claret had in itself cost seven dollars.

To make up for this extravagance I lunched for a fortnight in a Fulton Street quick lunch. The place was far enough from Wall Street to assure me that I should be seen by none that knew me. "Beef and ——" at ten cents the

plate is hardly a dish that a Wall Street financier cares to eat in public.

Another experience was when at supper I asked the party "What will you have?" Hodge did this invariably. Mrs. Figler promptly took boned squab and an endive salad; her husband took a broiled lobster. Total, three dollars. Amy, on her part, enjoyed a canapé; her husband ordered a caviar sandwich. The canapé was only seventy-five cents, but the sandwich cost two dollars. A fact! It was real Astrakhan caviar. I took a sandwich, too—Swiss cheese. The check, including drinks, cigars and ices for the ladies, amounted to eleven dollars. Again it was Fulton Street for mine.

I merely mention these as instances. Alone they amount to little. Occurring regularly as they did though, twice a week, often more, they soon became vital.

We quit entertaining in public. As Jennie said, there was little good in paying a dollar a portion for fresh mushrooms that she could

serve at home for a quarter. Mrs. Figler's boned squab that had cost also a dollar Jennie served at home for fifty cents. Not that we often had mushrooms and squabs, however. They were reserved for our guests, who at their own homes had given us the like. Corned beef and cabbage were more and more entering into our life as early winter approached. Still Jennie and I really didn't mind. We were quite willing to make any little sacrifices that were necessary for the pleasure of entertaining our friends. What really bothered us was the way my money kept dribbling out.

But, if in my case it was a dribble, in Hodge's it was a deluge. I wondered how even he could stand it. In Wall Street, even among the luckiest, it is either a feast or a famine. At the moment famine ruled. Presently, however, I learned how Hodge—he and his like—manage to keep up the pace continuously.

It came out through Amy. She and Jennie 180

had gone shopping and Jennie had seen a dress. It was a lovely dress, from all accounts, and Jennie had eyed it longingly.

"Yes, it is nice! Why don't you take it?" Amy suggested.

Jennie shook her head. Though she didn't say so, there was already a big dent in her dress allowance. Not that Jennie had been spending it on finery, though. Unknown to me she had secretly taken the money to meet our growing household bills.

Amy still urged her to take the dress. "It's a bargain and so pretty!"

Upon this Jennie said frankly that she couldn't afford it. "Not this month at any rate," she added, whereupon Amy had rolled her doll-like eyes.

"Gracious, child!" she ejaculated, almost as if scandalized; "do you mean that you buy what you want only when you have ready money?"

It was precisely what Jennie meant. Again Amy had exclaimed; and in her voice, after

once she had caught her breath, pity and indulgence sounded wonderingly.

"My dear girl, this isn't Ohio! Don't you know that if the butcher and the grocer—all the rest, too—didn't expect to wait for their pay half the families in New York would have to shut up shop?"

Jennie didn't know. It was now her turn to look wonderingly.

"But, Amy!" she protested; "it can't be possible that you buy things without knowing when you'll be able to pay for them!"

Amy sighed. It was a sigh, however, less for herself than for Jennie.

"Gracious goodness, child! One gets the money somehow—now, don't we? But that's not it! You'll find that if you don't set yourself a certain standard of living, and stick strictly to it, your friends will drop you like a hot potato!"

Not an elegant speech, of course, yet true! Undeniably true! At all events even the normally good-hearted Amy would drop her

friends should they suffer reverses, exactly as she herself would expect to be dropped under like conditions. It was, perhaps, the reason why in Amy's set all were rated, not by whatthey had, but by what they seemed to have.

There came finally a moment's pause.

"Look here, Jim," Jennie one evening abruptly said; "Sam Hodge said something last night about some business chance—you and he together."

Yes, so he had. Only—and this I didn't mention, however—I'd begun to wind the fact that Hodge was pumping me for a tip—Uncle Jessup again, you know.

"Well?" I prompted.

"Oh, nothing," murmured Jennie, and added thoughtfully: "Of course we need a little extra money, there are quite a lot of bills; but that's not what I mean. I was wondering," said Jennie quietly, "if Hodge offered to let you in on any chance where you'd get the money."

Gad! I'd begun to wonder, too. Nor was 183

that the worst of it. One thing led to another, and I sat down to figure where I stood. The result was disquieting. My bank balance totaled sixteen dollars and ninety cents; my account at the office was overdrawn a full three weeks' pay; and my bills outstanding footed up to the neat little figure of six hundred dollars or thereabouts.

"The fact is," said Jennie, "we'll have to go slow till we get some of these bills paid off. We'll be in hot water if we don't."

"Nonsense!" I retorted; "we can't do that now, especially just when Christmas is coming on. Why, what would they think of us? But after Christmas," I added, "if nothing in the meanwhile turns up we'll go a little slow."

Micawber himself could not have sounded more promising. Something turn up?—oh, yes! By now I, too, had begun to nose about me, scenting here and there the possible opportunities that Hodge and his friends talked about so big.

Wall Street offered many chances. Per-

haps some may now wish to know what I was doing down there. Let me say it was little. My duties were, in fact, so slight that they seemed hardly duties at all.

The firm of Oglebay & Prentiss was, as such things go, a fairly large concern. They had big offices, many customers, and were well thought of in the Street. "Investments" one read on their letterheads, but it is a fact that the income from this source would hardly have paid their rent. Marginal trading, speculation, made up the bulk of their business. However, Wall Street fully sanctions this. Without marginal trading—call it gambling, if you like—without Wall Street's speculation there would be no Wall Street. Be that as it may, though, Wall Street's life, its methods, have little part in my story. I touch upon them only as they concern myself.

I never became manager of Oglebay's uptown office. The first day I reported for duty we had a little talk. "Between us, Jim," said Frank briefly, "I've decided to give Figler the

sack. When he goes I mean to bring the uptown man down here and put you in his place. You just stay round and learn the ropes."

It astonished me to learn this about Figler. It was especially astonishing when I recalled that only the night before he had been Oglebay's guest at dinner. "You see," said Frank lightly, "Figler's getting rather useless. Lately he hasn't brought in trade enough to pay for his salt. Besides," he added with a sudden show of warmth, "I've just caught him playing the market, and that's something I won't stand for—anyway, not among the men I hire!"

I was again astonished. Why it should be all right for customers to deal in stocks and all wrong for an employee to do the like I couldn't see. Later on I learned. Stock speculation makes a man unfit for other work. Any Wall Street employer will tell you so. But be that as it may, I hung round and learned the ropes. Occasionally I took an order from a customer. As occasionally I

suavely asked another to put up a little margin. The most of my time, though, was put in at conversing with those in the customers' room and dodging their efforts to get my opinion whether stocks were going up or stocks were going down. I had been cautioned not to commit myself. All brokers' employees are so instructed. To have given my opinion would have been on a par with a faro dealer's forecasting the turn of a card.

Figler was there always. I felt sorry for Figler, though indeed I might well have spared myself the feeling. At any rate, out of my pity grew a little regard for him. Besides, he was well grounded in Wall Street practice, knowing all its ins and outs, and generously enough he tried to share his knowledge with me. At first, though, I would have nothing to do with the man I thought myself slated to replace, yet gradually I let him get a little closer. It was Figler, in fact, who gave me my first inkling of Wall Street's many chances.

He himself, however, was one of the un-

luckiest, and at the same time most hopeful, of all the stock gamblers I have ever seen. Everything he touched seemed to go wrong, so that had I coppered Figler's deals—that is, sold when he bought or bought when he sold—I believe I should have made a handsome profit.

By one method, however, Figler kept himself in spending money. It was a scheme employed by more than one sharp Wall Street clerk. The game is known as "beating the wires" and is substantially this:

As is no doubt known, no bucketshop ever makes a bona-fide sale. They merely bet against you on price quotations. For these quotations each bucketshop depends on a central organization, which itself steals the information from the New York Stock Exchange tickers. On very active days, however, these tickers are often as much as five minutes behind the market on price quotations. Therefore, the bucketshops not only lose this five minutes, but in every case where the news has

to be relayed they suffer a still greater loss of time. Out-of-town bucketshops may, in fact, fall as much as ten minutes behind the market, sometimes even more.

This was how Figler worked it. Oglebay & Prentiss, as members of the Exchange, had a direct wire to the floor. They had also direct private wires to several out-of-town correspondents. Using the telephone first, Figler would get the news of some stock that had just begun to rise or to break and would instantly telegraph—by the firm's private wire—to a friend in an office out of town. Then this friend would as instantly bet on the sure advance information in one of the local bucket-shops.

The game, in fact, is practically identical with that by which the old-time wire-tapper beat the poolrooms. Its only drawback was that it could be played only once or twice in the same bucketshop. Whoever wins in a bucketshop, you understand, is instantly open to suspicion.

I scorned a share in such games. As a matter of fact, Figler never offered me a share. Instead, I suspect that in my case he was out for bigger game. He looked to make a killing more lawfully—that is, by a regular market deal—and relied on me for the tip. As you'll note, my old bogey still lurked vitally in my background. I again refer to Uncle Jessup.

I dare say Figler did much to spread my high renown. At any rate, one by one every dabbler in the customers' room took a shy at me. Figler, however, was the most persistent, the most patient. In one breath he'd ask breathlessly whether I didn't think such and such a stock was a good "buy"; in the next breath he'd suggest it was perhaps a better "sale." He even insinuated that if I'd go in with him on a deal—I to supply the tip—it would cost me nothing. Doubtless more than one of the front-room dabblers had egged him on and were quite willing to pay for a hint of Uncle Jessup's doings. As though I knew!

Prentiss I escaped, however. One thing had 190

saved me. A week after I entered the downtown office my uncle went abroad. On his own invitation he joined himself to a band of touring churchmen and, taking steamer, sailed for the Holy Land. Do not laugh! I drew a deep breath. Never in my life had I drawn a more thankful one. As the news bureaus announced, my Uncle Jessup was out of the market for the present. No doubt until his return Prentiss meant to remain, silent. In the meanwhile he was quite pleasant, though never what you might call effusive.

#### CHAPTER IX

BUT I have spoken of opportunities. Such a chance was now not merely an ambition, it had begun to be a necessity. I was cramped for money. One or two tradesmen had even edged in on me. They wrote regarding their bills. Surrounded as I was by people so blandly indifferent to money—that is, to the value of money—it nagged me that I, too, could not enjoy their ease. Naturally I sought a way. It was there in the office at my elbow.

In spite of Frank's statement, more than half of his clerks dabbled in stocks. They regularly took flyers in the market—a few of them in lots of as much as fifty shares. The others, less prosperous and lacking margin for fifty shares, plunged for less amounts. Round the corner at the various side street bucket-

shops they tried their luck with a ten-dollar bill—a twenty—perhaps even a hundred. Often they won.

Perhaps some may wonder that men so familiar with Wall Street's ruinous hazards should care to attempt the game. The fact is that they as well as I harkened only to the stories of those that won. Moreover, I believe that even the most cautious of those that work in Wall Street ultimately become confounded by the sight of so much money played for daily, so much wealth won and lost so casually. In time, I say, the Wall Street worker becomes precisely like faro dealers who themselves on their nights off take a chance at the very box they've seen ruin so many others.

I plunged. December first came and with it arrived a fresh batch of bills. I owed everywhere — everyone — even the servants. Butchers' and grocers' bills I didn't mind so much—hadn't Amy said "They expect to wait"? But to owe the maids! Gad, it made me blush!

Jennie said flatly: "That's something I won't stand, Jim. You must get them their money at once. You must get Lowenberg"—he was our butcher—"something, too."

"Oh, he's all right," I answered. "Besides, wasn't it through you that he just got Amy's trade?"

It was a fact. Amy, for some reason she didn't give, had just quit her man in Park Avenue. I wondered if Hodge, too, was pinched.

"Amy or no Amy," said Jennie decisively, "you've got to pay him!"

That day I went down into Wall Street and took my first flyer in the market.

I'll be brief about this. I drew from the office an advance of three weeks' pay—it made six in all now—and with this three hundred dollars I sneaked into a New Street bucket-shop. There I went short on a hundred shares of Little Steel. That night I closed out the transaction nearly two hundred dollars to the good. There was in my pocket five hundred

dollars in cash, real cash. Had I taken those five hundred dollars and then and there paid my debts this story would never have been written.

But, no! If I had not made a killing I had at any rate tasted blood. To go on dealing in a bucketshop was too hazardous, for had I been caught Prentiss—if not Frank—I knew would at once dismiss me. To deal even with an authorized house was risky; still the risk somehow seemed less; and with my money I opened an account in an office of which I knew the manager. That I dealt there rather than with my own firm evoked no comment. No doubt they were accustomed to such proceedings, for queer transactions seem to crop up constantly in Wall Street. At any rate, with my five hundred dollars I went "short" on fifty shares of Southern Pacific. At the week's end I was a full hundred dollars to the good.

I took my profit. Drawing it in cash, I set out uptown firmly intending to pay the serv-

ants their wages. Chance killed my good intention. On reaching home I found that Amy, forestalling Christmas, had sent Jennie a handsome, costly and at the same time utterly useless ivory carving. We must return the present in kind. In consequence the morning after Jennie took the cash I handed her, and with a grave face, though she said nothing, set forth to buy the return gift. It was a motor lunch basket, with silver-plated utensils—price, forty-eight dollars.

"I'll bring up the servants' money to-night
—sure!" I promised.

That morning I took a sudden notion. It struck me something was doing in Smelters. Hopping into the private—and sound-proof—telephone booth, I rang up my friend, the manager, at the office where I dealt.

"Get me fifty Smelters as soon as you can," I ordered. "At the market?" he inquired. "At the market," I repeated.

Smelters began instantly to rise. At noon it was a full three points above the opening.

I rubbed my hands in satisfaction. At the Savarin I treated myself to a most excellent lunch. Everything was booming. I was out of the woods now, could pay my debts and start in fresh. A half hour before the close Smelters showed me a profit of five and one-eighth points.

"Yes," I observed loquaciously to a near-by dabbler, "she'll hit par before the close. Smelters an eighth—a quarter!" I cried, reading it from the tape. "See Smelters hop!"

Just then I was called to the telephone. It was the office manager to whom that morning I'd wired my order to buy.

"Say, old chap," he remarked in that placating, apologetic voice that means but one thing in Wall Street, "we'd like a little extra margin on your account."

"Margin?" I fairly roared at him. "Why, I have nearly three hundred profit on Smelters!"

"Excuse me!" he answered with emphatic surprise. "You sold Smelters, and it's now

five and seven-eighths above the price you took it on."

"What're you giving me?" I retorted. "I told you to buy."

For a while we bandied words back and forth over the wire. My stand was that it was his mistake, not mine, and that therefore I'd hold him for my profits.

"You won't get any profits," he announced flatly.

"Won't I?" I grimly retorted.

"No," he said, then added: "And what are you going to do about it?"

He had me. I could do nothing. If I made a claim the fact that I'd been dabbling would get to my employer's ears. The man knew that. He banked on the conclusion that I'd not dare to complain.

Raging but helpless, I ordered him to send me a check for the balance. Again that night I went home without the servants' wages. Jennie turned white to the lips. "You haven't it?" she exclaimed.

"That's all right," I returned; "I forgot all about it. You'll have it to-morrow night."

She did not get it on the morrow. The next day I dropped in at the bucketshop for one short, quick turn. I got it, moreover. At ninety-nine and one-eighth I bought one hundred shares of Smelters on five points margin. That day the bubble burst. Smelters dropped with a crash, and before I could get round to the bucketshop to save a little, at least, I was wiped out to the last cent.

#### CHAPTER X

well—waited for the money. To draw more from the office gave me a feeling of discomfort. I had already drawn much. While I thought, biting my fingers desperately, I saw Hodge chatting with another customer. "Yes," he was drawling; "I had a hunch after I'd played Smelters up to play it down again. It's real action to-day for a change."

"Hodge," I said, and tapped him on the shoulder. He came into the back room with me. "Say, old chap," I faltered, "can you help me out for a few days? I'd like you to cash my note for a hundred—thirty days' time, old man."

He gave a little start. It showed astonish-200

ment. "Gad! were you in with the bunch—whipsawed on Smelters, I mean?"

I nodded. He again stared in surprise. "Why, they say your uncle rigged the deal—by cable, I understand. Didn't he tip you off?"

I made a frank confession. I told Hodge that between my uncle and myself there was nothing but enmity—that I'd not spoken to my relative for years.

Hodge heard me silently. Then when I'd finished and again made my appeal, he drew a long, sorrowful face.

"Gad! Sorry, old chap, but I got hit myself in Smelters. Don't tell anyone, but it pretty nearly cleaned me out."

Either he lied to me or he had lied to that man outside. I had my choice. Leaving him, I walked direct to the cashier's window.

"Mr. Sanders," said I to the cashier, with difficulty restraining the quaver in my voice, "just let me have a hundred in cash, will you?"

Sanders slowly wiped his pen, then as slowly

stuck it over his ear. Afterward he as slowly and deliberately and gravely shook his head.

"Sorry, old chap"—the words were identically those of Hodge-"Sorry, old chap, but Mr. Prentiss has just given orders."

"Orders?" I gasped.

Again Sanders nodded. He looked conscious, utterly apologetic, yet nevertheless he bolted out a bruising speech.

"Yes. Mr. Prentiss says employees will have to look out better for their finances. He says if they get hard up he can't be expected to dig and help them out. Of course now," added Sanders, "he don't mean you. It's some of the others."

But Prentiss did mean me. I knew it. But that was nothing now. I was penniless, and on every hand I was pressed, crowded for money. Even in my own home I was not free. I, in fact, dared not enter it until I had money to pay my servants.

That evening, half an hour after I had quitted Wall Street, I sidled into a pawnshop. 202

There I pawned my watch. It was my father's watch. On it I raised the money I must pay out to my housemaids. The money was not only that—their wages—it was the cash required to enable me to enter my home again!

## CHAPTER XI

thing. Even in college I'd steered clear of this ready expedient of the hard-up undergrad. After I left the pawnshop—it was in Park Row near the Brooklyn Bridge—I crossed City Hall Park and turned northward up Broadway. I wanted to think. Snow had again begun to fall, and turning up my coat collar I trudged along with the sharp flakes stinging my face. Five o'clock had struck; a peal of chimes in a distant tower banging out the staves of Peace on Earth, Good Will Toward Men.

It was Christmas Eve!

In that hour's walk I thought of many things. Especially I thought of Christmas the year before. Out in our Ohio home Jennie and I had had our little presents for each

other, and the Christmas spirit had meant something. It meant good will—and it meant peace. To-night I felt neither. The cashier's speech, apologetic though it had been, had stung me to the quick. In echo I could hear Prentiss' slurring tones when he gave the order: "We can't always be handing out money whenever a clerk's hard up."

Hard up? I was surely that. Virtually I was penniless, and for the first time now I reflected on all that had brought me to this extremity. It was vanity, nothing else. Vanity had made me throw up one place—it was a good place too—to take another place that was only vain. It was vanity that had made me live as I'd lived, and only in vain. I knew now exactly where I stood. For one year only, perhaps less, I should have the vanity of five thousand a year, then at the end of the year—the end of the five thousand as well—I should have exactly nothing at all. At any rate I should have nothing but the remembrance of my vanity.

And what had I to show for it? Nothing! Nothing whatever! It had brought me neither friends nor possessions. I'd not even had so much as enjoyment, for the life itself I'd not even enjoyed.

I already owed eleven hundred dollars. In other words, as I realized, I had been living at the rate not of five thousand a year, but of more than eight thousand. It was a wide jump from eighteen hundred, a difference that showed how far I must have lost my head. I was dumfounded, sincerely ashamed besides. Every new fact seemed only to belittle me. Never in my life had I felt so weak and incapable. By the same token never had I felt so lonely.

For New York is a cruel place in which to find oneself penniless, and as I say I was truly that. All my possessions, if sold at a fair figure, would not pay more than two-thirds of what I owed. The furniture in our four-room flat was good, but by no means was it costly. Nor had I anything else that was

convertible now that my watch was gone. A fact! I had not spent money on myself. Nor had Jennie anything, virtually for the same reason. The thought increased my loneliness. What should I do? I felt sick and miserable.

It was at this point in my thoughts that a burst of sound arrested me. Just ahead the lights of a barroom stared through the falling snow. A crowd of young men had just emerged from the place and with boisterous high spirits went laughing and singing up the streets. The saloon looked warm, clean and even inviting, and with a sudden impulse I entered and found a seat at a table near the corner. "Bring me a hot Scotch—and here, waiter, could I get something to eat?" I asked, shuddering with the cold.

At first the man didn't know. The house served a business luncheon that had long been cleared away. "If you ain't fancy though," the man advised, "I might rustle up something or other."

I was not in the least "fancy." In fact the 207

food was merely a subterfuge to kill time till I'd thought my thoughts to a finish. Uptown, I knew, Jennie would have dinner waiting for me at seven. At the moment, however, I wanted to be alone. Least of all did I care to face her before I'd decided what to do. Not even Jennie could help me now.

So there in the corner of the brilliantly lighted but not over-choice barroom, surrounded by boisterous and often tipsy revelers, and with Broadway, all New York, all the world roaring past in front—there I sat on Christmas Eve and fought out the fight with myself.

The strong hot liquor revived me. It fortified my weakened spirit. In time the waiter brought the food. Its pièce de résistance was a hot pickled herring swimming in a sea of milky brine. I gagged at the sight of it, and even to this day I cannot look a herring in the face without a sudden qualm of both heart and stomach. An hour passed, then another. Once every half-hour the waiter sidled

Each time that I saw the look I bought another drink. However, I did not drink the drink. Instead, a cuspidor beside me got the benefit of all that Christmas wassail, so that by rights, ere I left the place, the cuspidor should have been spinning like a teetotum. Eight o'clock struck, then half after. At a quarter of nine I called for my check. The amount was one dollar and sixty cents. I gave the man a two-dollar bill; and as a last evidence of the life, or say the style of life, I had just decided to quit, I told him to keep the change.

"Thank'y, boss—and a Merry Christmas!" cried the man.

"Yes! This time next year!" I croaked back at him.

He was still staring after me as I shambled out of the door. I suppose he thought I, too, was tipsy.

There was but one thing I must do and but one way to do it. I must set out at once to 209

pay my debts by curtailing my expenditures in every possible way. Not a novel reasoning, no doubt, yet I cannot tell you how much the resolution hurt.

Ordinarily, to curtail, to limit, would have been easy. Without privation Jennie and I could return to our former scale of living. By this means I could save out of my salary—while the salary lasted—close to two hundred dollars a month. This would mean that in six months' time all my bills would be paid and once more I'd be free. Sounds easy, doesn't it?

Very easy, yes. Unfortunately it was quite impossible. It was at any rate impossible unless I wished deliberately to bid adieu to all these "friends" of mine. In my chastened mood, though, personally I cared little. What prevailed was a thought of Jennie. Amy she liked—Amy with all her lightness, all her faults. There were also three or four women in Amy's set for whom Jennie had a real fondness. I reflected on this. I reflected also on

something else. Rats desert a sinking ship. Amy had expressed it less vulgarly when she said: "Unless you keep up your standard of living you'll find your friends will drop you like a hot potato."

I didn't want Jennie to be dropped. I, in fact, sickened at the thought of it. Consequently we must still in public put forward our best foot, while privately we must skimp and save, squeezing at least something out of every dollar that came into our hands. It was the one, the only thing I could do.

That Jennie would consent to this I knew. The real struggle I'd have with her would be in keeping her from carrying it to an extreme. As events proved I was right. Ten o'clock had just struck when I reached home. As I opened the door I heard her footfall in the hall. It came hurriedly.

"What's wrong?" I cried the instant I saw her face.

Jennie looked up at me under the light and 211

her face was pale—in fact it was almost pasty. The rims of her eyes were red besides.

"Nothing," she answered.

"You've been crying," I returned sharply.

"It's really nothing," she repeated, twisting her mouth into a smile. "I'm just tired—I haven't had my dinner yet."

"Waited? Gad!" I exclaimed. "There was no need of that!"

"We'll have to go out for our dinner, Jim," she returned. "I haven't any for you."

For an instant the shaming thought crashed into my mind that Lowenberg had refused to send it. Before I could speak, however, Jennie added: "Both the girls have left, Jim. They went together at six o'clock."

"Quit!"

"I discharged them. They were impertinent and I told them to go."

"Discharged them?... How did you pay them off?" I questioned brusquely. Again a sickening thought flashed into my head. Had Jennie, too, gone borrowing? Had she ap-

pealed to Amy—Amy of all people? I recalled with a new, more painful shame now the light, careless way that Amy's husband had recently refused me.

Jennie shook her head. "I didn't pay them," she answered listlessly. "It was because I couldn't that they left. They refused to do another stroke of work till—Oh, Jim! Jim!" wailed Jennie, and suddenly buried her face on my shoulder.

I heard finally what had happened. Not only had the two maids refused to work; they had expressed their opinion also. Between Jennie's half-strangled sobs of shame and misery I learned what this opinion was. It had something to do with "bilks." They said also they were "on to" me—to the "pair of yees." "Folks that made a show by skinning poor working girls out of their wages was no better than they'd oughter be."

I suppress the remainder. What else they said had in it an equal shade of truth, likewise no poetry.

"You'll have to get them their money in the morning," said Jennie. "They're coming for it at eleven o'clock. You'll have to get it somehow."

Silently I produced my roll of bills.

"You've got it!" she gasped.

As silently as before I handed her the required amount. It left me with exactly eight dollars in the world.

In the moment's revulsion of feeling Jennie drew a deep breath, then closed her eyes and weakly smiled. It had been on my lips to tell her where I'd found the money—to confess, in fact. Now I could not! At least I could save her from that.

Long into the night Jennie and I sat there debating our future course. Midnight struck in a burst of sound and passed unheeded. Half an hour afterward the telephone rang. Jennie and I started, then stared at one another. We knew well enough who rang, for none else would call us at that hour—Amy, of course. "Come on up, Jim. We're just

in from the theater, and there's a whole crowd here."

I had difficulty in answering. The fact that in one hour the man Hodge could affront me by a palpable lie and in the next his wife should as freely as ever offer hospitality was for the moment amazing. Given time to reflect, though, one arrives easily at an understanding of it. Money was their sinew; it was money that brought them their good times, the meat and drink of life to them. It was meat and drink they'd freely share with you, but the money that bought it they would not share. Anyone living wholly on credit is ever like that. Hodge would give you terrapin, could he get it on trust; but Hodge under no circumstances would have dipped into his pocket to give the money the terrapin would cost. Cash, real money, was too precious to him, as it is to all his kind.

I said no to Amy. Frankly I lied, for I told her we were already in bed. Then I went back to our garish drawing room, to its osten-

tatious, vulgar pretense of wealth and refinement.

It was a vulgar drawing room. Like all else that surrounded us it was vulgar to a degree. Our life, our friends, and all they had brought us, were showy and loud. Sham hedged us in and in the midst of the sham I, too, had become shoddy make-believe. "Jim," said Jennie, "is it true, really true, that you've had enough of it—that you want to give up?"

True indeed! I, in truth, had had my fill of it.

Jennie waited for a moment. "If we give it up we'll have to give up our friends as well."

What of it? I was as wearied of them as I was of the life they'd led us into. Not that I blamed them for it though. I was just enough even then to blame only myself.

Again Jennie looked thoughtful. "Perhaps it sounds queer, Jim—perhaps even unscrupulous—but just the same," she added, "I'd have little regret in giving up these people. What makes me hesitate is only my own feeling. It

won't be that we drop them; it shames me to know that if we in the least alter our way of living they'll drop us. As Amy said," remarked Jennie, "Amy and all the rest would drop us like a hot potato."

Let them! I'd reached my decision and nothing should change it. We'd rent the apartment and find a humbler, cheaper place to live, something more fitting to our means and to ourselves.

Jennie waited till I'd finished. Then I had the surprise of my life. It was a real jolt.

"You can't give it up, Jim," she announced quietly. "You can't even move from here."

"Can't I?" I retorted.

Jennie slowly, deliberately shook her head. "No, you can't!"

Why couldn't I? I wondered if at this moment Jennie, she of all persons, should become a stumbling block in the way of my restoring myself. Was it possible? Like Amy, had she become infatuated with pleasure-seeking?

"You owe eleven hundred dollars, Jim, and you have only eight dollars in the world," said Jennie. "The moment you show you're in trouble our creditors will come down on us in a horde! You can't even let them have a hint of it. We have no choice. We must keep on living as we've lived. To move would be ruinous!"

It was so. The fact that it was, too, literally knocked the props out from under me. I was up against the wall.

To quit these friends, them and their life, at first had seemed a wrench. However, the more I'd thought of it the more I'd seen it was the one thing I must do. It had begun to be even a relief to me, for I had long tired of its struggle; in fact, all the time I'd been telling my decision to Jennie I'd felt as if a weight had been lifted from my breast. Now with a jolt, a jar, the burden of it all again fell on me and crushed me with its weight. It was truly as Jennie had said. I couldn't quit! I was in the alarming position of the man that

has hold of the bull's tail and dares not let go.

Enough! Jennie and I at last formed a plan, a scheme that stuck. We must still keep up a show, but this show we must reduce to a minimum within the bounds of safety. We would neither quit our friends—acquaintances rather—nor would we let them quit us. Our apartment we would keep. Once or twice a week, not more, we would open its doors to those that knew us; the remainder of the time we'd hide ourselves, secretly skimping and saving, squeezing out of our income every dollar we could lay our hands upon.

One other detail was vital. Somehow I must get money, ready money, to pay off the most pressing of my creditors. Jennie smiled reminiscently. "Amy says," she said, and smiled again, "that if you pay your butcher a little now and then it keeps him quiet."

True, no doubt—as true of Amy's life as all else Amy said about it. Yet how was I to get even this little. Eight dollars was but small

change—carfare—compared to the eleven hundred that I owed. The butcher alone was owed close to a hundred and fifty. I must borrow. On the furniture I could raise something, perhaps enough to tide us over.

A fine situation! On my once dignified income of five thousand dollars a year I was about to pawn my furniture!

The clock struck as Jennie and I arose. "Why, it's Christmas!" cried Jennie; "I'd forgotten." With a little show of gayety—more forced than real, I'm afraid—she ran to her writing table. Opening the drawer she brought out a package tied with Christmas ribbons.

I felt I needed air, for the drawing room felt warm and close. Jennie had a gift for me—and had I one for her? As I threw open the window and stared out over the snowy rooftops I heard a sudden sound. It came from a kitchen window in the airshaft above. The door of an icebox banged noisily; there was a clink of bottles and glassware, the

abrupt, gunlike pop of a cork, and then I heard a woman raise her laughing voice:

"Here's luck and a merry Christmas!"

Amy again! Her life still ran its course, but ours—

# CHAPTER XII

God knows I'd been doing it for long! I'd been doing it, indeed, from the first moment when as a clerk I felt ashamed that I was a clerk. To escape the shame I'd become only the more shameful.

There are two ways, however, of keeping up appearances. There is the one way by which one seeks vaingloriously to boost himself before the world. One smiles at such pretense. Its silliness is grotesque. Then—and I am one that knows this vitally—there is that other kind of keeping up appearances by which men—women too—strive tragically to save themselves from ruin.

In this one finds nothing at which to smile. On this Christmas Day Jennie and I began this life, this way of keeping up appearances.

The other I'd already tried, with what results you know. Of this new phase all was new to me. It was not new, however, to my wife. For at least three months she had foreseen the impending crash. All this time alone, unaided, unable to make me realize, she sought in every way to stave it off as long as possible. learned now where her dress allowance had gone. I learned what had become of even her engagement ring that had not been on her finger now for more than a month. Also I learned that while I had been lunching fully, if not elegantly, in Fulton Street, Jennie at midday had been staying herself on tea and bread and butter. I've spoken of the squabs we gave our guests at dinner. Far downtown Jennie had found a place where a pair of squabs sold for a quarter less than the price asked uptown. This place, however, would not deliver its squabs, so Jennie, each time we were to have squabs, had walked there and back, carrying them herself. She also carried back the corned beef, the liver, and other delicacies

with which we regaled ourselves on such nights as we had no guests, no squabs. As it of course would never do for her to bear in these bundles before the elegant carriageman at the glass portico, the equally elegant hallman at the door, likewise the smug, superior elevator youths, Jennie brought them home—how? Why, in her muff. "And yet!" said Jennie her eyes twinkling, "if this year's style hadn't ordered extra large muffs I never in the world could have done it. Sometimes it made me glad you bought me those furs."

In place of our former two servants, Jennie, the day after Christmas, engaged a maid of all work. I tried to offer advice on the subject. "Amy says—" I began, but Jennie cut me short. "Never mind what Amy says," advised Jennie; "I've found exactly the girl that I want."

The day following our new handmaid appeared. She was a Finn, a greenhorn in every sense of the word, and no more like the trained, supercilious Norah than Harlem is

like Fifth Avenue. She was, in fact, a Finnish edition of Lena, our old Ohio bodyguard. The cap and apron that Jennie put on her were the first that Olga had ever known. Her wages were eighteen a month.

Jennie still insisted on aprons and caps. She also set out at once to put Olga through an involved course of sprouts, a process of training and refining. In the culinary department Olga's art had advanced possibly as far as the art of boiling a potato; beyond that was a deep and comprehensive void. So instead of wasting time on this branch of domestic science—in revealing to Olga, I mean, the mysteries of pot, kettle and casserole—Jennie gave all her effort to making Olga a waitress.

We gave dinners—yes. They were dinners, too, that were not unlike our former dinners, the squab and mushroom kind. Jennie cooked them herself. Clad in a wrapper, so that the scent of the cooking should not get into her clothes, she hung over the gas cookstove; and at the last moment she would dash into her

bedroom and fling herself into a dinner dress. When the first guest arrived she was to be found sitting negligently in the drawing room, either turning the pages of a novel or magazine or dawdling over an embroidery hoop.

The first of these dinners we tried on the Hodges. Fortuitously more than once disaster faced us, but each time Jennie's wit somehow saved us. The first time was when the still verdantly impulsive Olga brought in the fish before the soup. She got no farther than the pantry door, however, when Jennie adroitly and secretly waved Olga off stage with a soup spoon. The signal was understood. Olga and the fish effaced themselves and the incident passed unnoticed. Later Olga served Amy the filet on the wrong side. Amy struggled awkwardly. "Jim!" cried Jennie; "move your chair, won't you? Don't you see Olga can't serve Amy properly?" With all her greenness Olga was clever, and again she understood; in fact, it was the girl's cleverness that

had commended her to Jennie. "Finnish girls have few airs," Jennie explained; "they're eager to learn and ask little while they're learning."

"I see you have a new servant," remarked Amy.

"Oh, yes," Jennie answered indifferently. "Norah didn't like our mode of life."

Amy at once replied: "Just like a servant! They always hunt a new place after Christmas."

"Oh, but Norah was all right," responded Jennie. "We just didn't suit her."

"Pretty good Chianti this," said Hodge, smacking his lips appreciatively.

A great weight was instantly lifted from my heart. That so good a judge of vintages as Hodge should praise it made me joyous. The Chianti had cost only a dollar a bottle at an Italian restaurant in William Street and I'd brought it home that evening under my arm. I'd brought home also the four perfectos, one of which Hodge lighted and also

praised. "Gad! the real thing!" he remarked, as he blew out a cloud of smoke.

"Oh, I dunno," I drawled easily; "I've been having bad luck with cigars lately—rather gone back to my pipe, you know."

We were alone at the time. Whether Hodge knew I was bluffing I can't say, but the pipe was only another economy. Hodge took another puff. Pinching the weed between his fingers he held it to his nose. "Rotten market we're having lately, ain't it?" he remarked. Arising, he added: "Well, let's join the ladies. They'll want a little bridge."

The last thing Jennie and I wished was bridge, especially the Hodges' sort at a nickel, even a dime, a point. "Bridge? Oh, really now," said Jennie languidly; "just let's sit and chat for a change."

Once more I breathed freely. The day before I'd raised three hundred and fifty dollars on our furniture—at three per cent. a month, incidentally—and with this had paid the most pressing of our bills. At the moment I had

exactly seven dollars cash in the world. One rubber at bridge, should the cards fall wrong, might easily wipe this out. Moreover, at a pinch Jennie and I could subsist for a week on the amount; that is, the seven dollars would meet all such obligations as needed actual cash.

I no longer lunched in Fulton Street. In fact, I lunched nowhere. At the noon hour. like my fellows I left the office, yet not to eat. Instead I departed merely as a bluff. Sometimes I sat on the Battery sea-wall and watched the ships go by. At other times I sat out the hour in Trinity Church, where in a corner pew, alone and unobserved, I took the leisure to think. My thoughts, if not devotional, were at least sane. I piously wondered, for example, why I'd made such an ass of myself. I wondered-with equal piety-why all those round me also made such asses of themselves. Were Hodge, for example, to live modestly, to save some part of what he made, he would already be free from the chance of ruin that daily beset him in Wall Street. As

for myself, the most holy thought I had was in a prayer that I might not only escape from my perplexities but escape New York as well. I hated the town—and yet New York is a good town. New York is only wrong when one tries to live in it wrongly. Be that as it may, though, I would willingly have gone back to Ohio.

But I could not. I must still hang on to my five-thousand-dollar place as long as I could draw the monthly part of five thousand. For only in this way could I pay my debts. Only in this way could I gain my freedom.

In the first month Jennie, by a thousand and one artifices, saved a hundred and twenty-five dollars—that is to say, she reduced our living by that amount. In the second month she did even better, for our net gain was approximately one hundred and fifty. But do not think that either she or I achieved this with ease or in comfort. It was done by the most rigorous self-denial only. Often it entailed pain, physical fatigue of the most arduous

kind. I saw that hollows had begun to grow in Jennie's face. She became pale and listless. One night I noticed her hands—they were red and raw.

"What have you been doing?" I exclaimed, and grasped her hand before she could draw it away.

"Nothing, it's nothing," she protested, trying to free herself.

Eventually I got the truth from her. She had been doing the bulk of the housework herself—the heaviest part of it, moreover. Not only had she swept and dusted, she had done a part of our laundry and oiled our hardwood floors herself.

"You've done that!" I ejaculated.

Jennie did her best to laugh. "Yes, but only on Olga's day out," she answered. "If I did it other days Olga would find out."

I laughed too. My laugh, however, lacked merriment. I looked about our garish drawing room, at its extravagant decorations, its show of style and smartness, then I laughed

again. The grim humor of the situation forced itself upon me. I was living in a fourteen-hundred-dollar home, and because I was, my wife had to scour her own floors and do laundry work as well. "My soul!" I cried.

"But it wasn't much, Jim, don't you understand?" Jennie protested. "I just washed and ironed a few table things and a few of my own clothes."

I was hurt and shamed. I wondered if any other woman in that big and showy house had ever been forced to such menial labor to save a dollar or two. They? Why, there was hardly one among them that lacked a maid to wait on her slightest wish!

"It's just this, you know," explained Jennie—"Olga can't do heavy work if she has to look neat at the door—not in this house anyway. We've got to look smart even if we're not. As it is," added Jennie; "those servants downstairs either know or suspect. Already they've begun to sniff and grin and stare."

"Oh, let's quit and chuck up the game!" I 282

growled savagely. "I've had about enough of it!"

To be sure! At first the drudgery of saving had not seemed so hard. That bit by bit I was beginning to pay off my bills had vastly encouraged me. Indeed at the end of the first month I became even enthusiastic. At the end of the second month, however, my mind less easily escaped the fact that it was drudgery. Now, well on toward the end of the third month, the effort had grown burdensome. It seemed almost as if I were engaged in the endless task of pouring water into a rathole.

"Yes, I've had more than enough, Jennie," I added; "we'd better chuck it now. We'll be dead before we break even."

"What! Give in?" she exclaimed. "Not much, Jim! Not when I've at last begun to see daylight."

Eagerly she brought out and showed me a little slip of paper. It was a list of the bills we owed. Some, a few, had been crossed out.

These had been paid in full. Others showed where she had paid something on account. I looked at the list and scowled. The paper, this list with its erasures, looked to me exactly like one of those calendars convicts keep. For each erasure meant that by so much or so little we were nearer to our freedom.

"Keep up your spunk, Jim," comforted Jennie; "we'll be out of the woods in no time at all."

A question sprang up in my mind. As I say, we were striving for our freedom. But, after we had it, what then?

"What? Why, we'll just keep on living simply," answered Jennie. "First of all, we'll move to that cheaper home we've talked about. Then, too, we'll find other friends, ones better suited to ourselves, our means." Upon this she added something I'd already learned. "I don't want friends for what I can selfishly make out of them," she said; "not even to help you in your business. Even if I did, Jim," she added, smiling, "I wouldn't look for anything

from Sam Hodge or from his chums. They can't help you. Or though they could I doubt if they'd do it. They're too busy helping themselves to think of helping anyone else."

Jennie's figures showed that in three months more we'd be practically free. At all events my indebtedness would be so reduced that I need no longer fear my creditors. "I don't think you need fear them anyway," observed Jennie, smiling. "They all seem to feel sure they'll get their money. . . . Why, do you know," she laughed, "Lowenberg, our butcher, when we paid him something yesterday patted me on the arm. 'You're all right,' he told me. 'I wish all my folks was like you!"

I growled morosely. "Pretty cheeky, I call that!"

"Not at all! He meant it kindly," returned Jennie; "in fact, he as much as told me he was owed nearly a thousand dollars in this one house alone, and not a small part of it by—well, never mind."

As Jennie involuntarily looked upward, in-285

dicating certain neighbors, friends of ours, I guessed clearly whom she and Lowenberg had in mind. But away with these others! My own affairs were far more than enough to occupy me.

I felt better though. I saw that alone, unhelped, I was working out my own salvation. It gave me a sense of pride—real pride, I thought.

"And now that you're over your fit of the blind staggers," said Jennie, playfully pinching my cheek, "I'll promise not to play charlady or laundress any more than's necessary. As for you, you be cheerful, do you hear?"

I promised. Things were not so bad after all.

"And now that that's settled," added Jennie, "I have a little surprise for you."

"A surprise?" I echoed.

"You remember Mrs. Parmlee, don't you!"
Jennie replied. "Well, unbeknown to you I've
been seeing a good deal of her lately. Jim,"
added Jennie seriously, "if we'd tied up to her

months ago, instead of to Amy and Amy's friends, we'd have escaped all this dreadful mess."

Astonished, I demanded: "Mrs. Parmlee? Why, what made you think of her at this late day?"

Jennie said she supposed she might as well confess. The fact was, she had been going to Mrs. Parmlee's ever since our trouble first began.

"You see," explained Jennie, "I got so sick of restaurants and bridge and Broadway that I was just dying to see a home, a real home. So I called on her again. You know how she knows everybody? Well, she was sitting in her parlor with the woman we saw that night at Sherry's—the one at whom Mrs. Figler stared so enviously. And what do you think Mrs. Parmlee was doing?" Jennie demanded breathlessly. "Why, I almost laughed outright! I had a picture of Mrs. Figler—Amy, either—doing it, even if they knew how!"

"Doing what?" I grumbled, puzzled.

"Darning stockings!" cried Jennie, giggling.

This entirely domestic episode, however, was the least of it. Jennie, after a very pleasant hour, had returned a week later. Then and there she had made to the older woman a clean breast of all our difficulties. Mrs. Parmlee listened intently, kindly, too, I may add, then had expressed herself. Furthermore, at what she'd said I marveled. "My dear," she'd advised, "you mustn't feel ashamed at what you're doing to get on your feet again. It is a struggle, as you say, to strive to keep up appearances, but half New York's doing it. I'm doing it myself!" Jennie had exclaimed "Oh!" in doubting tones; Mrs. Parmlee, however, vouchsafed no explanations. I recalled, though, something that Ainsworth had told Parmlee, the husband, was a confirmed stock gambler, and I knew what that involved. It meant that his wife, like the wives of all stock gamblers, could never be certain of the next month's living expenses. But unlike

Amy Mrs. Parmlee had not lived either on credit or at the top notch, looking to some lucky stroke to pay their obligations. The appearance she was keeping up was a strict show of honesty, respectability. There was no shade of sham about it.

What Jennie had to tell me, though, had nothing to do with this. Already I'd plumed myself on what I'd done alone to put myself on my feet. The confession that Jennie had to make was in consequence like a blow in the face. The shame, the pain of learning that my wife had been playing laundress and charwoman to herself was as nothing in comparison. Jennie, however, told what she had to tell with pride and satisfaction.

"Jim, you've talked a lot about opportunities. Well!" she cried; "I've got one too—a real one. Mrs. Parmlee's offered it to me!"

"An opportunity?" I echoed. "What do you mean?"

"Exactly what I say," Jennie answered; 239

"an opportunity to make a little money. Just think how it'll help you."

"Make money?—you?" I ejaculated.

"Real money," announced Jennie. "I can make twenty-five dollars a month."

The announcement staggered me. "Twenty-five a month? How?"

Jennie explained briefly, clearly proud. A place in the Church Aid Society had been offered her. She need work only on afternoons. The duties were those of a clerk. That they were—that she, too, was to be a clerk—was another slap in the face.

"I can begin to-morrow if I want," said Jennie.

I arose heavily. I knew my face was white. "No, you won't!" I ordered.

"Why not?" demanded Jennie.

It was the last straw, the last blow to my pride—or so I thought then. I told her I would not be shamed like that. I told her I'd let no woman, least of all my wife, work to pay my debts. The fact that Jennie was toiling as

hard, if not harder, here in her own home for that very purpose somehow escaped me. All I could think about was the spectacle of my wife working publicly for money. To the last, as you see, I was keeping up appearances—not the right kind, but the other, the vain and ugly kind.

It was of little matter either one way or the other. I might have spared myself my breath. For on the day following the crash came.

Frank's note was very brief:

"After the first of next month I regret to say we will no longer require your services.

"Yours very truly."

## CHAPTER XIII

HAT curt letter of Oglebay's, my dismissal, gave me but ten days' notice. I still owed six hundred and fifty dollars. A little more than half of this was due the firm; the balance was made up of current bills and the chattel mortgage on my furniture. Six hundred and fifty dollars—and I hadn't a cent in the world!

My dismissal meant, of course, that my pay ended with it. After the firm had deducted what I owed them—as naturally they would—I would receive less than thirty dollars. On this I must again make my start in the world. It was not even thirty dollars capital. It was thirty dollars that rightfully belonged to others.

Figler handed me my letter. Doubtless he knew its portent, for I was aware that the man 242

eyed me covertly, almost contemptuously. Frank's threat to discharge him had been pure buncombe. Merely to cozen me he'd said I was to replace Figler; I hadn't, and Frank had never intended that I should. The speech had been merely a means to string me along just as Frank, whenever it served his purpose, strung everyone else along.

The letter was not unexpected. For this reason—though I indeed felt my heart leap once, then sag dismally—for this reason I faced Figler with outward calmness.

"Is Oglebay in his office?" I asked.

"My, no!" exclaimed Figler with an emphasis that divulged clearly that he knew why I asked. "He went South this morning for a fortnight."

A fortnight?—humph! It meant that on his return he would no longer find me a figure in his office. Outraged, hurt to the heart and inwardly boiling, I reflected that after all it was a thing I could have expected of him. I should have known from the first he'd do something

like it. Any man that used his other friends as he had, only to advance himself, was not likely to make me an exception. What is further true, more than one of those other friends of his I'd seen used by him until the friend was broken, penniless. In particular there were those whom Frank, through his college popularity, had induced to dabble in stocks. Once they had been cleaned out their usefulness to Frank ceased automatically. But why dwell on it? In Wall Street popularity is a mere asset, and presumed friendship merely a means to feather one's own nest.

Prentiss was in the office. If I could not see Frank I could at least see him. Why I sought the interview I cannot say. Possibly I was driven to it by desperation.

"Say!" said Figler.

He stood before me, his hands thrust deep in his pockets, and no longer was he the effusive, fawning sponge I had always known. Instead he now patronized me from the shoes

up. "I say, old chap, funny thing now," he laughed. "Hodge was saying—Sam, you know—that you and the old man have been having a scrap."

What old man? For an instant I looked at him puzzled; then I froze. He meant, of course, my Uncle Jessup.

"Eh, what?" interrogated Figler impudently.

For a moment I stared hard at him. Now I knew, to be sure, the reason why Frank had sent me that letter. My confession to Hodge, one bit of frankness on my part, had cost me heavily. It was Hodge—he to whom I already owed much—almost as much, in fact, as I owed to myself—it was Hodge, I say, who had wrecked me.

"You're all right, Figler," I drawled at him. "Yes, I'm sure you are."

"Eh, what say?" exclaimed Figler, and bounced back a step or two.

I smiled at him. "The only trouble with you, Figler," I said deliberately, "is that you'll

always be a Figler—and Wall Street's full of them."

He was still gasping and spluttering as I tapped on the glass of Prentiss' door.

I merely summarize what followed. Prentiss I found in this interview to be less the bear, less vulgar and roaring than was his wont. Strange as it may sound I think Prentiss meant even to be kind. He seemed even sorry.

"Oglebay makes me tired," he growled, openly frank as he shrugged his shoulders. "He's always jumping wildcat schemes on me that never in the world'd pan out. Now I knew it was all gas when he brought a green hand like you down to Wall Street and said you was a paying card, ace high. Son," he added, "nothing against you, of course—no offense—only I knew from the first you were only another of Dot Oglebay's dreamy four flushes. Why, if you'd brought in the half of your pay in trade, honest now, I think I'd have bust a rib in wonder. . . . And as for your uncle's——"

At this point he leaned forward and asked flatly whether Jessup Agnew was really my uncle. When I assured him that he was Mr. Prentiss relieved himself of a grunt, then resumed: "Well, as for your being able to land that old screw's trade—my! my!" grumbled the fat man, and in expressive pantomime fanned himself with his hands. "But that ain't nothing," he presently observed. "I call it rotten of Frank to yank you out of a good job, then to throw you down like this! I'm going to have a real little pillow-to-pillow talk with him, I am, the minute he gets back here."

"Mr. Prentiss," said I quietly, "this comes at a pretty serious time with me. I think your firm might at least have let me remain till I'd finished out my year."

Prentiss slowly shook his head. "It'd just be wasting time for you. . . . Now you take it from me what knows—you ain't cut out for Wall Street. Of course you're not asking my advice, but I say: You go back to Ohio."

It was kindly meant and I saw in it nothing to offend. But Ohio! I hadn't even the money to buy a ticket home. I think it was on the tip of my tongue to say so but Prentiss forestalled me.

"Say, now," he remarked bluntly, "I shouldn't wonder if you was a little short on ready money. . . . Well, I tell you what," he observed as he bit the end from a cigar and vigorously struck a match on his trousers: "I want to do the right thing. It ain't fair to chuck a man like this, so you just step out to the cashier's cage and I'll have him fix you out with an extra two weeks' pay."

Two weeks' pay! In fact, more than two hundred dollars! It meant almost salvation, and I felt my heart bump. With that amount I could do much to relieve myself of my momentary embarrassments. On the first, furthermore, ten days from now, I'd owe a month's rent. If it were not paid on the dot I felt sure of what would happen. The agents must long have had wind of my difficulties, and

what they might do was evident. Two hundred dollars would save me from this anyway—this last shock to my already overtortured pride.

"Yes," drawled Prentiss as he blew out a cloud of fragrant smoke, "I'll make you a gift of it outright."

That settled it. I refused the offer, much to the fat man's wonder.

"Eh? Won't take it, what? Well, have a cigar then," he invited awkwardly, evidently nonplussed.

I declined also the cigar. However, I did not decline to shake the fat, really sincere hand that Prentiss stretched out to me. Ten minutes after this friendly parting I turned up Broadway, leaving behind me for good and all Wall Street and all of Wall Street's life. At a brisk pace I headed toward the Western Union Building.

There I wrote and dispatched a telegram. It was to Ainsworth. What it said speaks for itself.

"Will you lend me six hundred dollars on my unsecured note? Urgent. Wire answer."

Afterward I walked out into the street and again faced northward.

### CHAPTER XIV

I was the second time in three months that I had paced Broadway debating what to do. Now instead of the snow and the wintry darkness of Christmas Eve the sun of a windy March morning stared down on New York's main highway. I walked among thousands, yet I might have trod Sahara. Solitude seemed to engulf me.

I was all in. The blow seemed final, for, together with hope, ambition, too, had left me. I had only that deep desire all ruined men feel in the first moments of their ruin—I wanted to hide myself. My one desire was for some distant harbor of refuge where unknown and unremarked I might grub out obscurely the remainder of my life. I felt, too, that when again I sought work it must be humble work, humbly in keeping with my slight abilities.

Yet what I might do I didn't know. At 251

college a course in political economy had been one of my electives, and in it I had learned the law that a laborer, if denied a living wage, returns to the soil. Perhaps I, too, might return to the soil—get a farm somewhere. Or in some place where I was known I might set up as a humble storekeeper. Only in this thought the image of Jennie behind a counter did not appeal to me. I thought of something else. I, in fact, mulled over in my brain all the thousand thoughts that come to a man who finds himself in straits.

Alone in life I might have laughed at my adversity. Had I been alone a hundred opportunities were open to me. And, whatever you think, I was not ashamed to work, nor was I ashamed to lay my hand to any task, however small and mean it might have been. But I was not alone. I was married. I had the married man's pride in his circumstance. Any shame I might feel in taking offered work was a shame any married man would feel.

For hours I walked the streets. It was a fruitless walk filled with fruitless thoughts, for I arrived at no conclusion. I could not even decide whether I should tell Jennie. Perhaps I shouldn't. Every morning I must leave the house exactly as usual—exactly, in fact, as if I still had a place. At least I could walk the streets till I'd found a new place; then I could break the news to her.

Yet no sooner had I decided this than I had another thought. What if I could find no other place? Ultimately Jennie would be sure to learn my distress, and the longer the discovery was delayed the more greatly it would shock her. I knew then I must tell her at once. Hurrying now, I headed straight for home.

Jennie had not left the house all day. At the click of my key in the latch I heard her cry out sharply.

I think that for months she had awaited the final disaster. She knew the instant I opened the door that the expected had befallen. "Jim,

it's happened?" she asked, her voice low, yet controlled. "Has it?"

I nodded. Then to my utter and inconceivable astonishment Jennie drew a deep breath, swelled out her breast as if she freed herself from a burden and cried devoutly: "Thank God, at last!"

"You're glad—glad!" I cried, astonished—bitterly astonished, I'm afraid. "Glad!" I rasped again.

"Yes, glad-glad-glad!" she answered.

I stared at her momentarily, then turned away. "Oh, well," I muttered hopelessly.

"Wait!" cried Jennie, and faced me. "Wait till I tell you why I'm glad—I'm glad because it's all over. From the moment you took that place it's brought us nothing but pain, misery. I knew from the first that Frank Oglebay took you only for a purpose. And the purpose, too, was only a part of the sham, the pretense, the lying make-believe that from the first has surrounded you and me. And what have we had for it—had even for the place—

the five thousand that it brought us? We've had pain, misery, that's what we've had! That and our own share in this sham and pretense... That's why I'm glad. I've hated it from the moment we had to give up our first little home. Out in Ohio we were on the level anyway.

The flow of words, sharp, even brutal, came angrily. It amazed me. Rarely if ever before had I seen her angry. My own irritation was forgotten, buried under by hers. "Look here, too," said Jennie in that same masterful key; "for ten months now you've had your say unhindered. I mean to have mine now. . . . What plans have you?"

Plans? I had none. After a pause I told her so.

"Well, I have," retorted Jennie, tossing her head.

I shrugged my shoulders. No doubt her plan or plans would include nothing more extensive than a hasty removal from this home, the scene of our downfall. Possibly she might

even suggest going home—back to Ohio, that is. "Ohio? Yes, if it's for our good!" she cried, and added: "It's of little consequence to me where we go so long as it'll aid us to make good. You'll go anywhere you get a good chance to go, and I'll go with you. . . . And let me tell you too," she announced bluntly, "we'll stay in New York if it's in New York that the best chance is offered us. Here, see what's in this," she ordered, and with that handed me an unopened telegram.

It was Ainsworth's answer. I snatched at it as a drowning man might snatch at a life-line. My fingers trembled with eagerness as I tore it open. Then I read, stared for an instant at the typewritten script, and slowly crumpling the sheet of yellow paper in my hand flung it to the floor.

I had asked Ainsworth for six hundred dollars. His answer was in one word. It was: No!'

Ainsworth too! The one friend I'd felt I could depend upon—he had failed me.

"What's in that telegram?" Jennie demanded.

"Nothing," I muttered.

"Do you mean that you'll not tell me? Who's it from?" she insisted, again mandatory.

It gave me a queer satisfaction, then, to divulge this last shot at my already shot-to-pieces pride. "It's from Ainsworth," I answered. "I asked him to lend me money to pay my debts—to get a start again. He refused."

Jennie caught her breath. "Ainsworth! I can't believe it. He refused you?" she faltered.

In answer I picked up the telegram, and after smoothing out the paper handed it to her. She read the one word, flushed, and then like me threw the paper to the floor. To my astonishment Jennie turned swiftly to me and burst into tears.

"Here, here!" I began, my harshness at once melting.

Jennie gave me no chance to finish. "Jim! O Jim!" she cried desperately; "I'm so sorry for you. It's not your fault. I didn't mean to be so cruel."

# CHAPTER XV

HE afternoon was already waning. In the drawing room, deep down in the airshaft, it was dark now, as if night had come. There in the dark Jennie clung to me, shaking and sobbing, crying out that she hadn't meant to hurt me. In the midst of it the doorbell rang.

I started. Jennie, too, quickly raised her head. Again the bell rang, then a heavy hand knocked upon the panels.

"Where's Olga?" I asked—or rather, let me say, I whispered it.

For I felt sure I knew who rang that bell, then knocked so rousingly. It would be a dun. No doubt they'd already had wind of what had happened, and the one outside would be but the advance guard of the little army that soon would flock to my door.

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It was Olga's day out. "I'll go," said Jennie, dabbing at her eyes with a handkerchief.

I would not let her. The dun I would face myself; besides, Jennie's tear-stained face was not one to show outsiders.

So with about as much willingness as a convict feels when he goes to the gallows I walked down the hall, heaved a deep breath, then deliberately threw open the door.

Ainsworth stood there and he was smiling. Gad! My knees grew weak. "You?" I gasped.

"Got my wire, didn't you?" rumbled the big fellow. "All right, that's why I'm here. I want to talk to you!"

As I still clung to the doorknob, giving him no invitation to come in, Ainsworth calmly brushed me aside. Entering he closed the door, slowly removed his hat and overcoat, then as slowly hung them on the hatrack. "Where's Jennie?" he demanded, adding that he wished to see her too.

Silently I led him into the parlor.

At the sight of him Jennie arose with an exclamation. "Butch! Not you?"

"Yes, me, Jennie," answered the big fellow easily, whereupon Jennie stiffened like a poker.

"Humph! How do you do, Mr. Ainsworth?" she murmured.

Ainsworth eyed her briefly. "Cut that out," he remarked, his tone severe. "Jim here sent me a telegram this morning, and I take it you've seen the answer. All right. After I'd sent it I got on a train to come and tell you why I sent it."

"Indeed!" returned Jennie acidly; "did it need an explanation?"

Again Ainsworth eyed her. Again he said: "Cut that out, I tell you." After this, without our invitation, he helped himself to a chair. "Jennie, my girl," said he with the utmost freedom and familiarity, "I want you to know this right now—there ain't a thing in the world I've got, not one thing," growled Ainsworth, banging one huge fist against the table in em-

phasis, "that Jim and you can't have of me for the asking." Here he noisily cleared his throat. "That is," he added, "anything but money."

"Oh!" exclaimed Jennie meaningly—sarcastically, too, I fear.

"Say," said Ainsworth instantly, inelegantly, "just hold your horses, will you? Jim can have even my money, provided he uses it right."

I saw Jennie start—why I didn't know. Now, however, I know it had just dawned on her what the big fellow meant. I still sat speechless and wondering. A clam at a clambake could not have had less understanding of the proceedings about him in which he was so vitally concerned.

"If I've got it doped out right," Ainsworth rambled on, "Jim wants that money for one of two things: either he wants to speculate, or he's got in over his head and needs it to pay his debts."

"See here, Butch," I began testily, when in-262

stantly Jennie cut me short. "Keep still," she tersely ordered.

I obeyed instructions.

"Well, which is it?" Ainsworth demanded. "Gambling, debts, or both?"

Jennie supplied the answer. "Debts," she answered simply.

"Oh, I see," observed Ainsworth. "You young folks, I shouldn't wonder, have been playing with the gang we met at dinner that night. Eh? Those Skiglers—Zigler, was it? Those what-do-you-call-'ems, anyway. Figler? Oh, yes, those Broadway swells."

Not only had we been playing with the Figlers, but with many others like them. However, neither Jennie nor I volunteered this.

"Anyway," said Ainsworth, "it looks to me as if you'd got in over your heads. . . . That ain't the point though. What I want to say is, Jim can have the six hundred—or six thousand either, if he wants it—so long as he'll let me have a look in on what he's going to do with it. If he wants it to keep up the Broad-

way pace—nix! Or if it's needed to let him hang on to Frank Oglebay's flimflam outfit—nix again! And this time, too, it's nix real good and hard! I ain't strong for any man—a college man too—that'll work his way to money by making a come-on of every friend."

I made no comment nor did Jennie. She waited quietly, expectantly eying me as if to read in my face what I intended to tell him. I said nothing though. I had nothing to say. Somehow I did not relish telling Ainsworth that I was no longer in Wall Street—and why.

Jennie had no such reservations. As I still kept silent she forthwith plumped out all the facts.

Ainsworth started. "Well, if that ain't bully!" was Ainsworth's joyous but not too flattering comment. "Fine!" he cried, then added: "Such being the case, we three can get down to brass tacks right away."

Briefly what he offered was this:

Whatever I needed, however large the amount, he would advance me. In addition he

offered me a place. "It ain't much of a place maybe," he advised, "because I don't cotton to shoving in new men over the heads of others. You'll have to begin at the bottom and take your chances with the rest. If you're patient though"—I looked up sharply—where had I heard the words before?—"If you're patient," Ainsworth drawled, "your chance is as good as anyone's."

Before I could digest the offer, even thank him for it, Jennie spoke. "Thank you, Butch! I knew you'd do something kind."

Ainsworth grunted anew. "Tommyrot! No such thing!" he growled. "He'll get the same as I started on—fifteen a week. If you folks can't live on that I'll lend you what extra you need. . . . But you've got to pay me back," he grumbled. "You've got to pay me every blooming cent of it!"

For the first time in months I heard Jennie give a free, natural laugh. "Of course we'll pay it back," she returned; "but before we accept I want to be frank with you. If we can

get something better Jim and I are going to take it. Is that understood?"

Ainsworth grinned at her momentarily, then chuckled outright. "Gee! but you're the busy little business woman! If I had a wife like——" But there he broke off, blushing furiously.

"You see," said Jennie, "Jim's had nine years' business experience. He's a good business man, only just at the moment he doesn't think so. Now do you, Jim?"

I made no response. A savage scowl instead spoke for me. But Jennie, smiling openly, went on speaking. "The fact is," Jennie announced abruptly, "Jim may have another offer—to-day, in fact."

A what—another offer? It was news to me. Never before had I known Jennie to bluff on any pretext whatever. Jennie added blandly: "You know it's just possible Jim and I may go back to Ohio."

This was a little too much—too much to stand. If for ten months I had been bluff266

ing, shamming, making a fraud of myself, it was still no reason why now Jennie should do it. I wanted to blurt out that it wasn't true that I had another offer. I wanted to show Ainsworth, himself brutally truthful, that I could be as brutally truthful as he was. "Look here, Butch——" I began, but Jennie gave me no chance.

Ignoring me, she asked instantly of Ainsworth: "Can't we leave it just as it is? Won't it do just as well if we decide to-morrow?"

"Why, sure," assured the big fellow. "Take your time about it." As heartily he added: "Now let's forget it for a while. This swell flat of yours feels kind of stuffy to me, and if you don't mind you and Jim'll have dinner with me somewhere, then we'll go to a show."

I go to a show? Not much! Not even would I go with Ainsworth to-night, though even my future depended on it. However, Jennie decided. Laughing at Butch's stricture on our home she gayly shook her head. "Thank you for the invitation, but no. I'm

cooking dinner myself to-night and you've got to dine here. If you and Jim will only take a walk I'll air this stuffy bandbox so that you can breathe by the time you get back. Now go on, hurry!" Jennie ordered; "I'm expecting a visitor."

I wondered who. While Ainsworth was putting on his coat I got a word with Jennie. "What's all this folderol, and who's your visitor?" I demanded.

"Wait and see!" laughed Jennie, then flitted away to the kitchen.

It was six o'clock when Ainsworth and I returned. In the drawing room I heard a woman's voice. "Eh, what? Women in there?" cried Ainsworth, alarmed.

Indifferently I shrugged my shoulders. "Only a friend of ours, a Mrs. Hodge," I answered, all the more listless. "You remember her, don't you? She was at Sherry's that night."

"Aw, one of that bunch, eh?" drawled Ainsworth. His tone was expressive. I knew from 268

it that in this brief meeting he had read Amy's character to a T.

"Come along," I said, and dawdled into the drawing room.

Amy, however, was not there. Another woman rose to greet me. It was Mrs. Ousley—she of all women!

"Butch," said Jennie, laying her hand fondly on the big man's arm, "you won't mind if I say something, will you?"

Ainsworth grinned.

"Fire away," he ordered.

Jennie smiled up at him. "We're going back to Ohio, Butch. Mrs. Ousley has just brought us a message from her husband. Jim has his old place again."

# CHAPTER XVI

S my tale finished? Shall I end it here? I confess I do not know. I am sure of course that one part of my story is done—the part, I mean, that deals with keeping up appearances. To me, however, there is still another that stands out even more vividly. It was that "going home" that Jennie so triumphantly had proclaimed. Like the wanderer in the parable, I had fed upon the husks, but in my experience, now that my feet turned homeward, there would be no fatted calf awaiting me. Instead, I must fare upon the bitterest mouthful of all—the ashes of defeat.

But why moralize? Let me give the details. I need dwell but shortly on our departure from New York. Once that Ousley's offer had been accepted, a brief, need I say blunt, note from him bade me take what time I re-

quired to settle my affairs. A fortnight was needed. In two days' time we had our belongings packed and shipped; a week later, by a stroke of fortune that even yet seems to approach the miraculous, I managed to effect a deal with my landlord by which he took my apartment off my hands. Briefly, I gave him three months' rent in lieu of the six that were due him, a settlement that he philosophically accepted. "Broke, aren't you?" he inquired laconically. When I nodded, without further ado he took the banknotes I offered and wrote me out a receipt.

Ainsworth had advanced me what I needed. The money he had given readily, once he knew I was returning home—returning to my old position.

The fortnight swiftly passed. Of our furniture we had retained a bed, a table and two chairs; with these we camped out in the empty, cheerless apartment, the scene of our brief glory, the battlefield as well of our bitter, more enduring struggle. Then came the final night.

For an hour or more, while we packed our bags, the narrow airshaft had brought to us echoes of gaiety that grew more and more animated as the night waxed on. A piano rattled loudly, endlessly pounding out one ragtime measure after another. We heard vaguely the murmur of voices, laughter, and, amid it all, the rhythmic scuffle of feet. Then, again, from a window opened suddenly, came to us the popping of a cork, the clink of glassware and a voice. As of old, it was laughing, vivacious, eager.

"Here's luck!"

Jenny and I swiftly exchanged a glance. It was of course Amy. For a fortnight we had not so much as laid eyes on her, neither had we even mentioned her name, but that Amy had deliberately abandoned us I would not care to say. I think not. At any rate, I hope not. However, there now confronted us the question that for days had been hovering unspoken on our lips.

Jennie was the one first to utter it.

"Jim, we haven't said good-bye."

To say "good-bye" was openly to dip our colors in defeat.

"Must we?" I grumbled.

Amy herself saved us the decision. A half hour later, during an interlude in the ragtime offertory overhead, a ring at the doorbell startled us. Amy stood there.

She was clad in a glittering ball dress, cut very low in the waist and slashed very high in the skirt. The moment I opened the door, in her usual energetic manner she poured out upon me a perfect flood of chatter. "Gracious! you're really going? I can't believe it! I'm so sorry! I can't tell you how much I'll miss you!"

In return, Jennie and I said little. There was no occasion to say much, neither had we the opportunity. Amy fairly rattled. She gave no chance even to edge a word in sideways. She was talking against time—endeavoring, I believe, to smooth over the moment's embarrassments with torrents of speech. Then

a crash from the piano, its ragtime medley resumed, gave her a ready excuse to withdraw. The turkey trot had just come into vogue that spring, and Amy naturally was among the first, the most ardent, need I say, of its devotees.

"Well, good-bye! It's been awfully nice to have known you two! Look me up, won't you, if you ever come back to New York!"

Then she was gone.

It was at seven o'clock on a brisk April morning that Jennie and I once more set foot upon our native heath. Overhead, the sun had burst a way through the lake front's pall of fog and smoke, and under its searching light never had the city looked so dingy, so unwashed and unalluring. Never mind about that, though. The moment that I emerged upon the street, that I beheld the old familiar quarter, my eye brightened; I could feel my pulse leap, quickening. We were home!

The word was a revelation. New Yorkers, goes a saying, have no homes. It is true. The

place is a city of transients; and that, I think, is the cause for a good deal that happens there. However, here we were, home again; and Jennie's eye I saw light like mine.

At a little restaurant near the public square Jennie and I breakfasted. It was a place where in the old days I occasionally had lunched, and the waiter knew me.

"Hello, Mr. Agnew!" he exclaimed, with kindly interest; "home again?"

At his salutation there came to me a flash of thought, an illuminating contrast. Not once in all my experience of New York had there been anyone to greet me so in public. Once I had set foot beyond my own doorstep, my identity had been sunk, lost. I had become, like the myriad around me, as unnumbered and unconsidered as a grain of sand among the uncounted sands of the sea.

That homely welcome helped a lot, I tell you! Cordially, in a way that made even Jennie stare, I shook hands with my humble friend. However, as I could not forget, in

my home-coming I had still to face one ordeal that at the best would be bitter.

It was my return to Ousley's office.

At a few minutes before eight Jennie and I parted, she to board a west-side car, I to wend my way officeward. I still recall how I lingered at the parting, prolonging it with a growing trepidation for the ordeal I must face.

I have neglected to say that through Mrs. Ousley's kind offices we had already found a house, an apartment rather. It was in our same old neighborhood; in fact, the same old street, though not, as it happened, in the same house. As this had been rented, we had taken an apartment further down the row, the second floor in a building recently erected at the street end. Indeed, it occupied the vacant lot near the railroad, the old cat pasture, if you'll remember my description. However, though Jennie was on pins and needles to see our new abode, I could not forget what faced me at the office. Car after car swept past our street cor-

ner while I dawdled there, urging on her prolonged and, by the same token, quite useless instructions. Eventually she must have realized, for as the next car drew near she signaled it, then stepped aboard, leaving me, with a half-uttered sentence on my lips, still protesting.

Eight o'clock was just striking as I opened the office door.

"Why, God bless my soul!" a familiar voice exclaimed, and, startled, I peered across the room.

It was Mr. Driggs, my ancient friend, the bookkeeper!

He had just emerged from the already opened vault, the day's petty cash box in his hands; and the moment I gazed at him I was subtly aware of changes. It was still the same Driggs, still the same kindly, absorbed, loyal worker as of old, yet about him now was a new air, a new spirit as of new importance in the world. While I stood gazing uncomfortably, he came hurrying toward me, his hand

outstretched, his eye twinkling through his glasses. "Why, God bless my soul! God bless my soul!" he cried, pump-handling me with a heartiness, with a sincerity to which I long had been a stranger. "Why, God bless my soul!" Then the others gathered round me, each in turn giving me a grip of the hand or a clap upon the back. One would have imagined that the few months I had been absent were, in reality, years—that my travels had encompassed the globe. Though I hid it, inwardly I choked.

Then, in the midst of all this, I was aware suddenly, with a vivid consciousness, of a very curious thing. It was that, one and all, they greeted me not only with friendly good-will, it was that they congratulated me into the bargain!

Congratulate? Yes, that is the word. So far from being hailed as the prodigal, I was instead proclaimed as one that returned in triumph, his brow decked with the laurel and the bays. Why, I could not guess. Fortunately,

however, more by luck than by any shrewdness on my part, I managed to hide my not unnatural astonishment. Eventually Driggs innocently enlightened me.

Good old Driggs! I learned in passing the reason of that new air, that new manner, that sat so gallantly upon him. With conscious pride he took me by the arm and led me to a neat and spacious room out front in the office suite. There were chairs, a lounge, a table, and situated conveniently to the window stood a large and elegant, shining rolltop desk. Mr. Driggs squeezed me by the elbow, he bent his head confidentially to mine. "I've been—ahem!—advanced—advanced," he said, dwelling on the word. "The firm—my services—they have been recognized!"

It was true. So far from consigning Driggs in his mellowing years to a futile career of beans and spinach, he had been advanced to a place of some dignity. He had now his name upon the door, and a title into the bargain, that of secretary and treasurer. Nor was the

honor merely empty. His salary had been substantially enlarged.

He very nearly burst as he impressed all this upon me. Squeezing my elbow, and twinkling and nodding together, he flung open a drawer of his desk. Then, with a gesture as grandiloquent as it was expressive, he waved me to it.

"I do not use them myself," said Mr. Driggs, "but—God bless me, have a cigar!" Good old Driggs! Good old friend! Vale!

It was Driggs, as I've said, that revealed to me why I was in a sense proclaimed upon my return. Certainly, I had reason for astonishment and, in the revelation, perhaps even more. For it had been Ousley's doing—of all men, Ousley! To save my self-respect, the sting of acknowledged defeat, Ousley had given out that the firm had asked me to return—not, as was the truth, that my wife had begged back my old position. It was a gracious thing. Moreover, from my knowledge of Ousley, I know this concession to the man's sense of im-

partial frankness and justice must have cost him a struggle. However, he had done it; and once more, with the man I had once thought cold and unkind, I was again his debtor in kindness.

Nine o'clock just had struck when he briskly entered the office.

I was at that instant engaged with Mr. Bloodgood, the senior partner. He had just told me Rome was not built in a day, a fact, as I am aware, of which there can be no dispute; and he was adding, "Be patient, my son—patient and loyal," when Ousley abruptly entered.

"How de do, Agnew," he uttered briefly, his tone familiarly blunt; and in just the same brief, business-like tones he got rid of Mr. Bloodgood.

"Your furniture here?" he inquired, turning briskly to his desk. I said it was, and in the same alert, forceful tone he inquired when I would be ready to report for duty. When I answered "Now," he shot me a glance, a look

bare absolutely of comment, much less commendation. It expressed, if anything, only inquiry—as if, in fact, he looked to measure my sincerity. The next instant he had shoved a paper toward me.

"We begin loading for the lake trade tomorrow. Here's a list of our first charters. Please notify the mines."

I glanced down the list. The heading was familiar.

It was the steamer Winnie Grousmuller, the last cargo I had checked the day I'd thrown up my job. Fate may have had a hand in it. I had taken up my labor exactly where I had laid it off.

"Anything else?" inquired Ousley.

There was nothing else. The next moment I found myself outside his office door, the ordeal at an end. My old desk still stood in its accustomed place against the wall, and by habit, rather than by any cogent sense of what I was doing, I pulled out the chair and sat down.

It was like Ousley. There was no lost motion in his methods. Wasting no time in deploring past mistakes, he had in his brusque, business-like way swept them like rubbish behind him. From that day to this he has never once referred to my past experiences. With him only the present counted. Take care of to-day, and the future would take care of itself!

I was still reflecting on the man's homely philosophy—it was as plain to me now as if he'd uttered it, when the telephone at my elbow rang sharply.

Jennie's voice when it came to me over the wire rang with suppressed excitement.

"I've seen the apartment, and oh, Jim, just think of it! The sun is pouring in at every window, and you can see for miles and miles up the avenue!"

That was fine!

"Really, Jenny?"

"Yes, indeed, Jim, and what do you think, too? Everyone's been in to see me already—288

yes! it's just like old times—and I'm to lunch with Mrs. Hotchkiss!"

Hotchkiss? Where had I heard that name. "Why, don't you remember?" exclaimed Jenny. "The Hotchkisses lived under us. He's at Whalley and Thatch's, and since we left they've promoted him. He's manager now!"

I was still marveling when still another exclamation came speeding over the wire.

"And, Jim, there's Mrs. Ehrich, too! You remember her, don't you?"

Yes, I remembered Mrs. Ehrich. She was the good lady of Mr. Ehrich, the Arcade stationer, the gentleman with a touring car. If you will remember, I had often questioned the fact that they rode in their own motor, though Mrs. Ehrich did her own cooking.

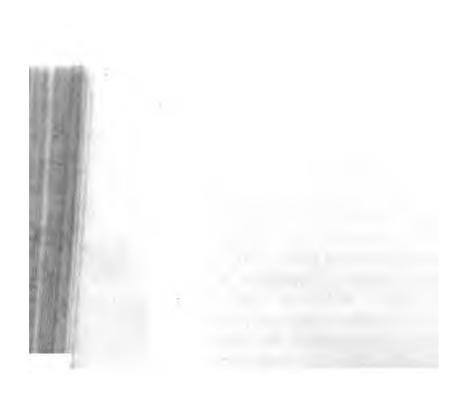
"Yes, Jim; they're the ones!" cried Jennie, "and this afternoon Mrs. Ehrich is going to take me in the motor to do all my shopping! Isn't it just too nice of her!"

I made no answer. Wondering, I sat with 284

the receiver glued to my ear. Then again came Jennie's voice wafting to me over the wire.

"Oh, Jim!" she said, and her voice broke a little as she said it. "Oh, Jim, isn't it good to be real once more!—to get home again!"

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